The Bombay Gazette.

No. 6,984.—New Series. BOMBAY:—WEDNESDAY, JULY 29, 1868. Annual Subscription in advance...Rupees Fifty Two.

THE BOMBAY GAZETTE.

TERMS OF SUBSCRIPTION.

For year in advance, delivered in Town .....Rs.	52 0
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DOMESTIC OCCURRENCES.

The Charge for notifying a Domestic Occurrence is One Rupee *and the announcement must be authenticated.*

BOMBAY.

Birth.

BELL.—July 22nd, at Kistna Viaduct, No. 19 Contract G. I. P. Railway, the wife of Mr. William Bell, Sub-Contractor, of a son.

SHIPPING.

STEAM COMMUNICATION WITH THE MALABAR COAST, CEYLON, MADRAS, AND CALCUTTA.

THE BRITISH INDIA STEAM NAVIGATION COMPANY (LIMITED), under Contract with Government, despatch Steamers as above with Mails, Passengers, and Cargo, on the following dates:—

Leave Bombay	15	Leave Calcutta	15
,, Carwar	18	,, Bhulipatam	18
,, Cochin	19	,, Vizagapatam	18
,, Tuticorin	20	,, Coconada	19
,, Colombo.....	20	,, Madras	23
,, Galle		,, Pondicherry	
,, Negapatam.....	24	,, Negapatam	24
,, Pondicherry		,, Galle	
,, Madras.....	27	,, Colombo	27
,, Coconada.....	29	,, Tuticorin.....	28
,, Visagapatam	30	,, Cochin.....	29
,, Bhulipatam.....	30	,, Carwar.....	1
Arrive Calcutta	3	,, Arrive Bombay	4

The Steam Ship "SCOTIA," 1,200 Tons, 200 H. P., Commander G. Hamlyn, will be despatched on SATURDAY, the 15th August, at noon.

The steamers leaving Calcutta and Bombay on the 15th of the month call at Tuticorin and Colombo.

Passengers for Rangoon, Akyab or Moulmein can proceed by the steamers of the 15th, and tranship to the Rangoon mail steamer, which leaves Madras on the 3rd.

W. NICOL & Co., Agents.

STEAM COMMUNICATION WITH THE PERSIAN GULF VIA KURRACHEE.

(Interchanging Cargo and Passengers at Bussorah, to and from Baghdad, with the Euphrates and Tigris Steam Navigation Company.)

THE BRITISH INDIA STEAM NAVIGATION COMPANY (LIMITED), under Mail Contract with Government, and in connection with the Weekly Services from England, despatch a Steamer to Kurrachee every MONDAY, at noon, touching at Kurrachee, Guadur, Muscat, Bunder Abbas, Lingra, Bushire, Fao, and Bussorah.

Leave Bombay	Aug. 10 & 24	Leave Bussorah	Aug Sept. 12
,, Kurrachee.....	14 28	,, Fao	29 12
,, Guadur	15 29		Sept.
	Sept.	,, Bushire	1 15
,, Muscat	18 4	,, Lingra	3 17
,, B. Abbas	20 8	,, B. Abbas.....	5 19
,, Lingra	21 9	,, Muscat	7 21
,, Bushire	24 11	,, Guadur	9 23
,, Fao	25 8	,, Kurrachee ...	12 24
Arrive Bussorah	26 9	Arrive Bombay.....	15 29

The Steam-ship "GOVERNOR HIGGINSON," 644 tons, 160 H.P., Commander J. Sandess, will be despatched on MONDAY, the 10th August, at noon.

N.B.—No Cargo will be received on the day of sailing.

W. NICOL & Co., Agents.

STEAM COMMUNICATION WITH KURRACHEE.

THE BRITISH INDIA STEAM NAVIGATION COMPANY (LIMITED), under Mail Contract with Government, and in connection with the Weekly Services from England, despatch a Steamer to Kurrachee every MONDAY, at noon.

The Steam-ship "COMORIN," 560 tons, 140 H.P., Commander R. L. Thynne, will be despatched on MONDAY, the 3rd August, at noon.

N.B.—No Cargo will be received on the day of sailing.

W. NICOL & Co., Agents.

STEAM FERRIES (under contract with Government).—Steam FERRY BOATS will ply across the Harbour daily, stopping at the undermentioned Bunders:—

Fares from Bombay to	Rewas	Dharamtur.	Oorun	Oolwa.
	Rs A	Rs. A.	Rs. A.	Rs a
First Class	2 0	3 0	2 0	3 0
Second Class..	0 12	1 0	0 8	0 15
Third Class.....	0 6	0 8	0 4	0 8

The Dharamtur Ferry leaves Carnac Bunder daily at 8 A.M., and Dharamtur at 1 P.M.

The Oolwa Ferry leaves Carnac Bunder daily at 9 A.M. and Oolwa at 1 P.M.

Passengers are required to obtain Tickets from the Bunder Clerk previous to proceeding on board.

J. A. SHEPHERD.

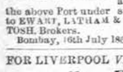
Apollo street, Bombay, 5th November, 1867.

FOR ALGOA BAY DIRECT.

THE INMAN'S Screw Steamer "KANGAROO," Captain Manning, 1196 tons register, 300 Horse Power, will leave about the end of the present month for the above Port under steam. For Freight and Passage apply to Ewart, Latham & Co., or Messrs. Bray and Macintosh, Brokers.

Bombay, 16th July 1868.

FOR LIVERPOOL *VIA* MAURITIUS AND THE CAPE.



THE INMAN'S Fast Screw Steamer the "CITY OF DUBLIN, Captain Eyton, 1540 tons register, 400 Horse Power, will leave early in August for the above destination under steam. For Freight and Passage apply to Ewart, Latham & Co., or Messrs. Bray and Mackintosh, Brokers.

Bombay, 16th July 1868.

FOR SALE, a CLIPPER SHIP, A1 at Lloyd's, renewed last year for six years, 935 tons register. For further particulars apply to

M. B. COHEN & Co.

6, Tamarind Lane, 6th July 1868.

NOTICE.—All Claims against the Steamer "JOHN BRIGHT" are to be sent in for settlement to the undersigned on or before THURSDAY, the 30th instant.

DAVID SASSOON & Co.

Forbes Street, 27th July 1868.

NOTICE.—Consignees of Cargo per Ship "MOUNTAIN LAUREL" arrived from Liverpool, are requested to despatch Boats at once to take delivery, otherwise the same will be landed by the Captain at the risk and expense of the concerned.

W. NICOL & Co.,

Agents of Ship "Mountain Laurel."

Bombay, 27th July 1868.

NOTICE.—Consignees of Cargo per Ship "ALBION," Captain G. S. Avson, arrived from London, are requested to send Boats alongside to take delivery of their respective Goods as they come to hand, otherwise the same will be landed by the Captain at the risk and expense of the concerned.

Captain Avson will not be responsible for the condition of any Package after it has once left the Ship's side.

RUSTOMJEE COWASJEE,

Agents for Captain Avson, Ship "Albion."

7 Forbes Street, 25th July 1868.

MR. CHARLES AUGUSTUS HANLEY is authorised to sign our FIRM per procuration.

GRINDLAY, GROOM, & Co.

Bombay, 27th July 1868.

THE undersigned having been appointed AGENT and SURVEYOR to the AMERICAN LLOYD'S REGISTER of SHIPPING is duly authorised to grant Certificates of Classification to Vessels in conformity with the Rules of the said Registry.

JOHN DIXON.

IN THE HIGH COURT OF JUDICATURE AT BOMBAY.—Ordinary Original Civil Jurisdiction.

In the matter of the Indian Companies Act 1866, and in the matter of the ELPHINSTONE INSURANCE COMPANY, (IN LIQUIDATION).

UPON hearing Messrs. Acland, Prentis, and Bisenop, Attorneys for the Liquidators of the Elphinstone Insurance Company, and upon reading the Affidavit of James Ranken, sworn in this matter on the eighth day of July instant, and annexed hereto, I do order and direct that all persons having claims upon the said Elphinstone Insurance Company do send in Statements of such Claims, in writing, to Messrs. James George Smith, James Ranken, and Atherton Edward Ashley, the Liquidators of the said Company, at the Office of Messrs. Ritchie, Steuart, & Co., (being the Registered Office of the said Elphinstone Insurance Company in Bombay), in Elphinstone Circle in Bombay, within the Fort, on or before the 9th day of October next, after which time the said Liquidators shall be at liberty to adjust and satisfy the claims then sent in; and further, that after all such claims so sent in shall have been so adjusted and satisfied, the said Liquidators shall be at liberty to distribute the surplus Assets (if any) of the said Elphinstone Insurance Company amongst the Shareholders thereof; and I do further order that this my Order shall be advertised in London in the "London Gazette" and in the "Times" Newspaper, and shall also be advertised in the "Bombay Government Gazette" and in two English and two Native Newspapers in Bombay, and in one Public Newspaper at each of the following places,—viz., Liverpool, Calcutta, Colombo, Singapore, Cochin, Rangoon, Moulmein, Kurrachee, Shanghai, Hongkong, Madras, Mauritius, and Penang.—Dated this 9th day of July 1863.

JOSEPH ARNOULD.

ACLAND, PRENTIS, and BISHOP,
Attorneys for the Liquidators of the Elphinstone Insurance Company, (in Liquidation).

SUN FIRE OFFICE.

Established 1710.

The undersigned grant INSURANCE against loss by FIRE on BUILDINGS and their CONTENTS, in BOMBAY and in the MOFUSSIL at current rates; also on SHIPS in HARBOUR.

The rate on DWELLINGS in the SUBURBS of BOMBAY, and in the MOFUSSIL, has lately been considerably reduced.

Policies may be opened for longer periods than a year (as 13, 14, 15 months, &c.,) at rates proportionate to those for annual Policies.

PEEL, CASSELS & Co., Agents.

SHIPPING.

OVERLAND FREIGHT ROUTE.

STEAM TO LIVERPOOL, LONDON, TRIESTE, MARSEILLES, BRINDISI, VENICE, GENOA, HAVRE, ADEN, AND SUEZ.

THE Bombay and Bengal Steam Ship Company (Limited), under arrangements with other first class lines of Steamers from Alexandria, undertake to give through Bills of Lading for Goods *via* Egypt to the above and most other Continental Ports.

A limited number of Passengers can be accommodated.

Rates of Fare.

To Suez—1st class £45 2nd class £25. } exclusive
To Trieste.—1st class £64 10s. 2nd class £37 5s. } of Wines.

Steamers leave Bombay on the 20th of each month and Suez on or near the 15th.

For Freight or Passage apply to Messrs. STEPHEN, KENNARD & Co., London; Messrs. TOD, KENNARD & Co., Liverpool; Messrs. TOD, RATHBONE & Co., Alexandria; AUSTRIAN LLOYD'S STEAM NAVIGATION COMPANY, Trieste and Venice, and Messrs FRAISSINET PERE, et FILS, Marseilles; or to the undersigned in Bombay.

The S. S. "KRISHNA," 1,500 Tons, Captain Child, will be despatched on the 20th August.

STEARNS, HOBART & Co.

Bombay, 27th June, 1868.

FOR SALE, by Public Auction, on the 1st proximo, if not sooner disposed of by private sale, the three remaining SCREW STEAMERS belonging to the Bombay and Bengal Steam Ship Company now in liquidation, viz., "KOINA," "NADA," and "MULA" These steamers have been running but a short time, and are well known as vessels of large carrying capacity and good speed, on a moderate consumption of Coal. The steamers will be made over to the purchasers on the termination of their present charter to Government.

"KOINA" built at Middlesburgh, 1st Nov. 1864, by Candlish and Fox.

Register.	Gross tonnage.	Length.	Beam.	Depth.
706·72/100	896	230' 1"	30' 25"	17' 5"
Horse Power.		*Draught.*		
Nominal.	Indicated.	Light.	Laden.	
120	600	10' 4"	15' 6"	

Carrying capacity 3,314 Bombay pressed bales cotton. Average consumption of Coal 17½ tons per day. Passengers accommodation 18 first class.

"NADA" built at Newcastle 1863 by Marshall.

Register.	Gross tonnage.	Length.	Beam	Depth.
716·76/100	880	201' 2"	29' 2"	18' 7"
Horse Power.		*Draught.*		
Nominal.	Indicated.	Light.	Laden.	
100	500	9·9	15·6	

Carrying capacity 3,254 bales Bombay pressed Cotton. Average consumption of Coal 17 tons per day. Passenger accommodation 18 First and 10 Second Class.

"MULA" built at Sunderland, 1st Nov. 1864, by Pile, Hay & Co.

Register.	Gross tonnage.	Length.	Beam.	Depth.
548·14/100	690	229' 6"	27' 75"	16' 10"
Horse Power.		*Draught.*		
Nominal.	Indicated.	Light.	Laden.	
110	550	9·9	15·0	

Carrying capacity 2,490 bales Bombay pressed Cotton. Average consumption of Coal 16 tons per day. Passenger accommodation 20 First and 6 Second Class. For further particulars apply to

Bombay, 14th July 1868. STEARNS, HOBART & Co

HOUSES, &c., TO LET.

TO BE LET, a commodious BUNGALOW, No. 4A., with FURNITURE, on Mahim Road, (near Lall Baug). Apply to BHUGWANDASS HURREEBHOY, at the Office of Messrs. DAVID SASSOON & Co.

TO BE LET, the commodious Building known as "MOUNT HOUSE," situated on Mount or Victoria Road. For particulars apply to Messrs. DAVID SASSOON & Co.

13th July 1868.

TO BE LET, two OFFICES with GROUND FLOORS in Apollo Street, opposite the Secretariate. The ground floors are well adapted for Shop Rooms, Offices, or Godowns.

For further information apply to Messrs. THOMSON & Co., Chemists, Apollo Street.

SUITABLE FOR OFFICES AND RESIDENCE.—TO LET, from the 1st June next, the FIRST FLOOR, 24 Rampart Row, at present occupied by Messrs. H. GLASON & Co. For particulars as to Rent, &c., apply either personally or by letter to Mr. W. COL. CLOUGH, General Manager Preacher & Co., Limited, Byculla.

TO LET, ROOMS in GRANT BUILDINGS. The HOUSE in FORBES STREET, next to Messrs. Bennett & Co. The PREMISES in PARSEE BAZAAR STREET, near the Elphinstone Circle, consisting of Offices, Godowns, and Stabling, formerly occupied by the Government Commissariat Department. Apply to

REMINGTON & Co.,

Agents to the Land Mortgage Bank of India, Limited.

NOTICES

VICTORIA SPINNING COMPANY (LIMITED).—NOTICE.—An EXTRAORDINARY GENERAL MEETING of the Shareholders of the abovenamed Company will be held on WEDNESDAY the 5th day of August, proximo, to appoint Liquidator or Liquidators to wind up the Company voluntarily and to fix his or their remuneration.

By order,

CASSUMBHOY DHURUMSEY,
Secretary, Treasurer, and Agent.

Bombay, 27th July 1868.

COPPER PLATE PRINTING, ENGRAVING, &c. &c.

THE PROPRIETOR of the *Bombay Gazette Press* is prepared to execute Copper Plate Printing and Engraving on the Premises.

Cheques, Bills of Lading, Office and Bank Seals, Seals for Stamping Envelopes, &c., Card Plates, Wedding Cards, &c. &c., engraved to order, and at moderate prices. Specimens may be seen at the Office.

April, 1868.

NOTICE.—THE BRUNTON'S PATENT PRESS COMPANY, CALCUTTA, (LIMITED).—The undernoted SHARES in this Company having been FORFEITED by order of the DIRECTORS, in terms of Clause 18 of the Articles of Association, the PUBLIC are hereby CAUTIONED against purchasing these Shares except upon production of SHARE CERTIFICATES bearing notification of the same having been re-issued.

SCHOENE, KILBURN, & Co.,
Secretaries and Treasurers.

Nos. 65/75, 80/81, 190/192, 224/225, 457/459, 460/462, 463/464, 477/478, 483/484, 485/487, 488/489, 492/496, 497/498, 505/504, 514/515, 516/517, 523/525, 549/550, 551/552, 573/574, 575/576, 721/723, 724/725, 944/953, 1012.

Calcutta, 11th June 1868.

BOMBAY MUNICIPALITY SUPPLEMENTARY MARKET LOAN.—In accordance with a Resolution of the Bench of Justices, dated 18th December 1867 and 29th April 1868, and under the provisions of Sections 254, 255, and 256 of Act 2 of 1865 and Section 26 of Act 4 of 1867, the Municipal Commissioner hereby invites tenders for a supplementary loan of Rupees (2,55,000) two lacs and sixty-five thousand, at six per cent. having a currency of twenty years, on the security of the rents or income arising or accruing by virtue of the said Acts or either of them from the Public Market of the City of Bombay.

The interest will be paid half-yearly on the 30th June and 31st December of each year, at Bombay, or any of the other Presidencies, or in London, at the exchange of 2 shillings per rupee.

Tenders should be for not less than Rs. 500 or for multiples thereof.

Tenders should be accompanied by a receipt from the Bank of Bengal, Bombay, or Madras, for a deposit of ten per cent. of the amount tendered, and be sealed and superscribed "Municipal Loan," and submitted to the Controller of Municipal Accounts not later than 1 P.M. on the 15th July 1868.

If the tender be accepted the deposit will be taken in part of the amount specified therein, but if the residue of the amount tendered be not paid on or before the 15th August 1868 the deposit will be forfeited.

The deposits on tenders which may not be accepted will be returned on application.

The undersigned reserves to himself the right of rejecting any tender.

Promissory Loan Notes as per form A will be issued for Rs. 500 each and can be transferred by endorsement as per form B.

A. T. CRAWFORD,
Municipal Commissioner for the City of Bombay.
Municipal Commissioner's Office, 8th June 1868.

A.

FORM OF MORTGAGE.

No.

By Virtue of the Bombay Municipal Act of 1865, and by Virtue of Act IV of 1867, passed by the Governor of Bombay in Council, entitled, "An Act to amend the Bombay Municipal Act (No. II. of 1865)," we, the Justices of the Peace for the City of Bombay, with the sanction of the Governor of Bombay in Council, in consideration of the sum of Rupees (500) Five Hundred paid to us, to the credit of the Municipal Fund for the City of Bombay, by

for the purposes of the said Act, do grant and assign unto the said his heirs, executors, administrators and assigns, such proportion of the rents or income arising or accruing by virtue of the said Acts or either of them from the Public Markets of the City of Bombay, as the said sum of Rupees Five Hundred doth or shall bear to the whole sum which is or shall be borrowed upon the credit of the said rents or income to hold to the said his heirs, executors, representatives and assigns from this day until the said sum of Rupees Five Hundred with interest at six per cent. per annum for the same shall be fully paid and satisfied (the principal sum to be repaid at the end of twenty years from the date hereof; and in the meantime interest thereon to be payable half-yearly on the Thirtieth day of June and the Thirty-first day of December). Given under our corporate Seal this day of One Thousand Eight Hundred and Sixty

B.

FROM OF TRANSFER OF MORTGAGE.

I (or We) A. B. transfer the within security to C. D. or his order for Rs. value received. Signed A. B,

NOTICES.

MESSRS. BADHAM & COMPANY,
HOSIERS, GLOVERS, AND GENERAL WAREHOUSEMEN:
By Appointment.
Apollo House. Bombay.

SUCCESSIVELY appointed by the late EARLS CANNING and ELGIN, and by the present Viceroy and Governor-General of India,
His Excellency The Right Hon'ble SIR JOHN MAIR LAWRENCE, G. C. B., K. S. I.

SEASON 67.

Messrs. BADHAM & Co. beg to call the attention of their constituients and non-constituents to the large Shipments landed. The Goods have been selected personally by Mr. BADHAM at the Paris Exhibition and the best European Markets from prize Goods.

HOSIERY DEPARTMENT.

	Rs.	Rs.
BADHAM'S Fine Bro. Cotton Socks, per dozen....	11	to 31
BADHAM'S Superfine Bro. Cotton Socks	16	,, 18
BADHAM'S Balbriggan Socks embossed Silk.....	18	,, 24
BADHAM'S Fine Striped and Fancy Socks.....	16	,, 20
BADHAM'S Spanish Bro Merino Socks		,, 16
BADHAM'S Superior Grey Merino Socks	16	,, 18
BADHAM'S Superfine Fancy Merino Socks	13	,, 24
BADHAM'S Striped Lisle Thread Socks	16	,, 18
BADHAM'S Fancy and Striped Silk Socks.....	28	,, 44
BADHAM'S Ribbed Knickerbocker Stockings ,,	3	,, 4
BADHAM'S Celebrated Gauze under Vests ,,	4	,, 5
BADHAM'S Celebrated Silk and Wool Vests ,,	4	,, 5
BADHAM'S Celebrated India Gauze Vests ,,	4	,, 5
BADHAM'S Silk and Wool Pants..... ,,	6	,, 8
BADHAM'S India Gauze Pants..... ,,	7	,, 8
BADHAM'S Grey Merino Pants ..... ,,	6	,, 8
BADHAM'S Bathing Drawers Striped and Fancy. ,,	2	,, 3

SHIRT DEPARTMENT.

	Rs.	A.
BADHAM'S White Zephyr Shirts per doz. 50, 55, 60,	65	0
BADHAM'S Dress Zephyr Shirts ,,	75	0
BADHAM'S Pure all Wool Shirts, Shrunk, each ...	10	8
BADHAM'S Pure Silk and Wool Shirts ,, ...	10	8
BADHAM'S Pure Cashmere Shirts ,, ...	10	8
BADHAM'S Spun Silk Shirts ,, ...	12	8
BADHAM'S French Printed Shirts ,, ...	70	0
BADHAM'S Spun Silk Sleeping Suits	25	0
BADHAM'S Cashmere Sleeping Suits indispensable	20	0
BADHAM'S Silk and Wool Sleeping Suits	20	0
THE PRINCE OF WALES'S Shirred Shirts, a new Material.....	8	8

COLLAR DEPARTMENT.

BADHAM'S Regent and India Collars.. .....Rs.	7	0
BADHAM'S Champion and Belgium..... ,,	7	0
BADHAM'S Calcutta with Tie ..... ,,	7	8
BADHAM'S Continental and Olympie..... ,,		0
BADHAM'S Pallmall and Shakspere ..... ,,	7	8
BADHAM'S West End ..... ,,	7	0

FANCY DEPARTMENT.

The Paris Exposition Prize Scarf .....Rs.	4	0
The Royal Windsor for Sailor's Knot ,, ... ,,	3	0
The Royal Satin Spot ,, ... ,,	4	0

An immense assortment of all the new Scarfs and Ties.

BRACES.

Guyot's French Brace.....Rs.	2	
Guyot's Leather Brace..... ,,	3	
Guyot's West End..... ,,	2	
The Royal Courier Bag ..... ,,	8	to 12
The Best Silk Pocket Handkerchief ..... ,,	12	,, 16
The Brighton Walking Stick..... ,,	2	,, 7
The Prize Cambric Handkerchief ..... ,,	18	,, 20
The Prize Colored Cambric ,, ... ,,	14	,, 18
The Hemmed Stitched ,, ... ,,	16	,, 18
White Cambric Handkerchief ..... ,,	10	,, 16

JEWELLERY DEPARTMENT.

Gold Solitaires for Gentlemen .....Rs.	14	to 20
Gold Link Studs..... ,,	16	,, 30
Gold Collar Studs..... ,,	6	,, 8
Gold Shirt Studs ..... ,,	14	,, 30
Gold Scarf Rings..... ,,	8	,, 12
Gold and Ivory Shirt, Wrist and Neck Studs.,,	2	,, 6

Overland Trunks, Railway Portmanteaus of every description, Leather Bags, Leather Hat Cases, Leather Trunks, Railway Wrappers, and Mauds.

PIECE GOODS DEPARTMENT.

Tweeds, Silk and Wool Flannel, All Wool Flannel, French Prints, Manchester Prints, Linens, Towelling, Sheeting, Damask Table Covers, Damask Napkins, Royal Turkish Towel.

THE following GOODS are being sold at BADHAM & Company's, Apollo House, at London cost Price.

		Rs. as.
MILITARY Doe Gloves	per pair	1 8
COLLARS Regent	,, ...	5 0
COLLARS with Tie & Fancy	,, ...	5 0
CHRISTY'S Drab Felt Hats	,, ...	5 0
COTTON Socks White	,, ...	10 0
COTTON Socks Colored	,, ...	10 0
UNDER Vests Merino, each	.....	4 0
TRAVELLING Suits	.....	20 0
TRAVELLING Shirts	.....	6 8
FALSE SHIRT CUFFS "Double" per doz.	...	8 0
OVERLAND TRUNKS, Southgate's	.....	25 0
OVERLAND CHAIRS.....	.....	16 0
RUGS AND MATS.....	.....	16 0
JOUVIN'S KID GLOVES "Gentleman's"		2 12

Apollo House. BADHAM & Co.

THE ANCHOR LINEN FACED COLLAR.

ONE RUPEE PER DOZ.

Apollo House. BADHAM & Co.

ROSSELET & Co

ESTABLISHED 1858.

CHRONOMETER MAKERS, JEWELLERS OPTICIANS, ENGRAVERS, &c.

No. 6, MEADOW STREET, FORT, BOMBAY.

D. S. KEMP & Co's ADVERTISEMENTS.

THEIR BUSINESS is under the management of D. S. Kemp, eight years partner in the late firm of ROGERS & Co., Pharmaceutical Chemists; and has been specially organized for the dispensing of prescriptions, and the importation and manufacture of pure drugs, chemicals, and pharmaceutical preparations. Every appliance has been provided both in the laboratory and dispensing department to ensure correctness and rapidity in compounding medicines, and to facilitate the preparation of remedies of guaranteed purity.

The dispensing of prescriptions is carried on by astaff of trained assistants under the immediate supervision of the manager, and is controlled by a system of check which, he ventures to think, will secure public confidence.

BYCULLA BRANCH.—Messrs. D. S. KEMP & Co., Pharmaceutical Chemists, beg to intimate that they have opened a BRANCH in Bellasis Road, Byculla, opposite the Byculla Hotel, for the dispensing of Prescriptions, and that all Orders for Medicine sent there will receive the promptest attention.

Orders for sundry Goods, if the latter are not in stock, will be forwarded into the Fort for immediate execution.

Bombay, 5th May 1868. D. S. KEMP & Co.

LIEBIG'S NUTRITIVE EXTRACT, as prepared by D. S. KEMP & Co. from the finest meats, is much superior to the imported preparation. Being liquid, it is much more convenient in administration or use; being free from *air bubbles* which abound in the solid extract, it keeps better, and in point of *flavour* the latter is not to be compared with it.

Bottles Rs. 1-8, Rs. 3, Rs. 5, and Rs. 10 each.

5, Elphinstone Circle, Bombay. D. S. KEMP & Co.

EVERY TRAVELLER should provide himself with one of D. S. Kemp & Co.'s MEDICINE CHESTS, with which he may in comparative safety encounter any change of climate or other influence obnoxious to health.

They may be had of every size and form; from the large Regimental pattern suited for Contractors, to the small Leather and Oak Chests for private use.

Exploring or Surveying Parties will find them invaluable. Chests are fitted when required with Waterproof Covers and Straps for protection and portability.

Besides having their particular patterns made in England, D. S. K. & Co. employ their own mechanics here to alter or construct Chests for special purposes as required.

In the absence of special directions from the Physician, Kemp's "Medicine Chest Companion," written expressly for the Chests, supplies full and simple instructions for the use of each remedy.

5, Elphinstone Circle, Bombay. D. S. KEMP & Co.

PATENT EXTRACT FOR PREPARING LIEBIG'S MILK.

IMPORTANT TO ALL WHO NURTURE CHILDREN

LIEBIG'S INFANTS' FOOD.

THE Food commonly sold under this name have several disadvantages, which more than neutralize any benefit from the adoption of Liebig's principle in their preparation.

They contain either Arrow root or Farinaceous matter in excess, which renders them unadapted for Infants, whose Natural Food is Mother's Milk.

They are not freed from the sharp microscopic husks of the Malt, which cause great irritation in the delicate intestines of Children.

The trouble of preparing the Milk is great, and hence has to be entrusted to Servants.

The Food when prepared is too thick for convenient administration to an Infant.

They do not carry out Liebig's intention of producing with Cow's Milk an efficient substitute for Mother's Milk.

The Foods prepared with them are repulsive to many Infants.

Under the auspices of the London "Infants' Food Society," of which Baron Liebig is President, a preparation has been introduced called

PATENT EXTRACT FOR PREPARING LIEBIG'S MILK,

which is not only entirely free from the objections urged against the various "Foods," but forms, when mixed, a Milk which for all purposes of nourishment exactly represents the natural aliment of the child, thus entirely carrying out the idea of the discoverer.

The remarkable success which has attended the use of the Milk so prepared is proved by numerous letters from Medical and Private sources, and by Extracts from Public Journals; and its efficacy in saving Children from the numerous diseases consequent on indigestion appears beyond a doubt. The Milk when prepared is delicious, and is eagerly taken by the most delicate Infant.

Sole Agents for India,—D. S. KEMP & Co., Pharmaceutical Chemists, Bombay.

5, Elphinstone Circle.

NOTICES.

MR. J. NEUBERG,
BOMBAY.

OVERLAND PROVISIONS,—by every Mail Steamer. J. NEUBERG.

CORN FLOUR, COCOA EPPS' HOMŒPATHIC. J. NEUBERG.

OLD COGNAC. J. NEUBERG.

OLD MADEIRA. J. NEUBERG.

CHEROOTS—Trichinopoly and Pondicherry. J. NEUBERG.

TOBACCO—Wills' best Bristol Bird's Eye.
do. Thos. Bears' Smoking Mixture, &c. J. NEUBERG.

ENAMELLED IRON WARE. J. NEUBERG.

TABLE LINEN—English and Country made. J. NEUBERG.

WALL PAPER, in great variety. J. NEUBERG.

MUSICAL BOXES, FANCY GOODS. J. NEUBERG.

BOHEMIAN GLASS WARE. J. NEUBERG.

THOMAS & Co.'s SEWING MACHINES, to work by Hand or Treadle. J. NEUBERG.

HUNTLEY and PALMER'S BISCUITS. J. NEUBERG.

JAQUES' CROQUET GAMES, Large and Small Size. J. NEUBERG.

LITHOGRAPHIC and PRINTING PRESSES. J. NEUBERG.

No 6, Hummum Street, Fort.

TO SMOKERS.—Real MANILLA CHEROOTS and CIGARS, No. 2—Rs. 45 per 1,000 J. NEUBERG.

TEA.—Just landed, ex "GLENLEE," from China—

Best Choice Oopack Congou Tea Rs. 10 per 7 lb. Box.
,, ,, ,, ,, Rs. 1-8 per 1 lb. Packet.
Superior Choice Congou Pekoe Tea Rs. 12 per 7 lb. Box.
Rose Fowery Pekoe Tea Rs. 2-8 per 1 lb. Canister.

J. NEUBERG.

JUST RECEIVED, READING LAMPS, German Silver and Brass, with milk-glass Shades, at Rs. 10 and 16 each, Cash. J. NEUBERG.

No. 6 Hummum Street, Fort.

JUST LANDED, per *Berderer*, GUINNESS' STOUT,

In Quarts at Rs 7 per dozen.
In Pints at Rs. 4-8 do.

No. 6, Hummum Street, Fort. J. NEUBERG.

TO CONTRACTORS.—TENDERS will be received until the 12th August for the CONSTRUCTION of BUILDINGS, ROADS, &c., for a Military Sanitarium at Teethul, in the Bulsar Talooka of the Surat Collectorate. For all information apply at the Office of the undersigned.

CHARLES MANT, Lieutenant R. E.,
Executive Engineer, Surat and Broach Collectorates.
Executive Engineer's Office, S.& B., Surat, 25th July 1868.

THE BRUNTON'S PATENT PRESS COMPANY (CALCUTTA), LIMITED.—In accordance with the Resolution passed at a Meeting of the Directors, held this day, at the Registered Office of the Company, NOTICE is hereby given that a THIRD CALL of RUPEES FIFTY per SHARE is payable at the Oriental Bank Corporation, Calcutta, on or before 15th proximo.

SCHOENE KILBURN & Co.,
Secretaries and Treasurers.

Calcutta, 8th July 1868.

NOTICE.—The BOMBAY and MALABAR FINANCIAL ASSOCIATION (LIMITED), promoted by IBRAHIM HAJEE DADA, RAHIMTOOLLA CADDERBHOY, LALLJEE CUTCHRA, and HASSUM MOOSA in the month of March 1865, was not started, and consequently in the same year the amount of Calls paid by the Allottees was paid back to them, and an account of such payments has now been filed. And all the Allotment Letters and Receipts for the first Call are considered as cancelled.—Dated this 22nd day of July 1868.

IBRAHIM HAJEE DADA,
RAHIMTOOLA CADDERBHOY,
LALLJEE CUTCHRA.

THE JUSTICES OF THE PEACE FOR THE CITY OF BOMBAY.

I hereby give Notice that a QUARTERLY MEETING of the JUSTICES of the PEACE for the CITY of BOMBAY will be held in the Town Hall, on WEDNESDAY the 29th day of July 1868 at 12 o'clock in the afternoon precisely, when the following business will be submitted for consideration:—

1. Resolution of Government, P. W. D., No. 118A—925 of 1868, dated 21st April 1868, on the subject of the debt due by Government for Vehar Water Rates.

2. Resolution of Government, G. D., No. 970, dated 22nd May 1868, relating to the transfer of the Victoria Gardens direct to the Justices of the Peace.

3. A letter from the Secretary to Government, P. W. D., No. 1172, dated 6th June 1868, with a copy of a despatch from the Secretary of State stating that the Memorial of the Bench regarding the Overbridge contribution had been received, but could not be complied with.

4. Resolution of Government, G. D., No. 1798, dated 22nd June 1868, on the First Report of the Visiting Justices of the Bombay Jails for the year 1868.

5. Government Resolution No. 453 C.W.—1587 dated 10th instant, forwarding copy of a despatch from the Secretary of State, intimating that Captain Tulloch, R. E. would shortly arrive in Bombay, and suggesting that he be consulted on the subject of the Main Drainage of Bombay.

6. Report of the Committee appointed by the Worshipful Bench on the Draft Building Act, dated 6th March 1868.

7. The Municipal Commissioner to make a statement regarding the Municipal License Tax, pointing out that it will expire on the 31st of December next. He will propose that the "Finance Committee be requested to report at an early date whether it is advisable to reimpose this tax, and, if not, from what sources its place should be supplied."

8. Extract from the Proceedings of the Finance Committee of the Worshipful Bench up to date of meeting, forwarded to the Clerk of the Peace for circulation, with certain papers and statements from the Municipal Commissioner, comprising analysis, by the Controller, of the expenditure for the first quarter of 1868, as compared with the Budget Grants,—Commissioner's Memorandum and Finance Committee's Proceedings thereon.

Statement of Collections from 1st January to 30th June 1868, showing estimated income for the year, and the balance remaining to be recovered on account of 1868 and on account of former years.

Statement regarding the Municipal Loans, with accounts for each up to 30th June 1868.

Statement giving list of Liabilities of the Municipality on 30th June 1868.

9. A letter from Hamilton Maxwell, Esq., dated 23rd April 1868, resigning his membership of the Finance Committee.

10. A letter from F. F. Arbuthnot, Esquire, C. S., dated 24th June 1868, gi

COMMERCIAL INTELLIGENCE.

BOMBAY BILL AND STOCK LIST.

FINANCIAL ASSOCIATIONS.

....	400	200	15	Bengal Credit Mob	76 per share
1,200,000	400	130	.....	Financial Assn. of India and China	69 per share

LAND COMPANIES.

1,000,000	10,000	5,200	.....	Back Bay Reclamation Co.	435 per share
1,080,000	1,000	1,000	30 p s	Elphinstone Land Co.	725 to 730 p.sh
1,080,000	1,000	400	....	New Do..	165 to 167 p.sh
2,000,000	80,000	4,160	.....	Frere Land Co. ..	139 per share
100,000	5,000	4,100	.....	Masagon Land and Reclamation Co..	670 per share
....	2,000	1,880	25 p s	Port Canning ..	310
2,180,000	3,000	3,000	....	Colaba Land Co ..	1,115

DAILY COTTON MARKET REPORT.

BOMBAY, 28TH JULY.

					Per Candy.
Comrawuttee	..	New	..	..	220 to 222
Akote..	..	..	..	..	225 to 230
Broach ..	..	..	..	..	
Dholleras..	..	..	..	..	242 to 245
Bhownuggur	..	..	..	..	
Veeravul..	..	..	..	..	210 to 220
Vingorla..	..	..	..	..	225 to 228
Dharwar Sawginned	..	..	..	..	240 to 242
Khandeish. ..	..	..	..	..	215 to 220
Barsee ..					

Ready Sales .... 325 Candies.
Market dull.

IMPORT AND EXPORT OF BULLION AND COIN.

For the Week ending 8th May 1868.

IMPORTS.	Rs.	EXPORTS.	Rs.
AFRICAN COAST.		CUTCH.	
Silver Coin	17,700	Gold Bullion	65,250
PERSIAN GULF.		Gold Coin	9,100
Silver Coin	9,700	Silver	44,150
SINGAPORE.		Silver Coin	15,550
Silver Coin	5,750	Rupees	1,26,500
CUTCH.		CONCAN, BRITISH.	
Gold Bullion	2,320	Gold Bullion	2,320
Gold Coin	2,000	Gold Coin	2,000
Rupees	3,49,000	Rupees	3,49,000
MALABAR AND CANARA.		MALABAR AND CANARA.	
Rupees	15,000	Rupees	15,000
GUZERAT, BRITISH.		GUZERAT, BRITISH.	
Silver Bullion	17,500	Silver Bullion	17,500
Rupees	5,35,750	Rupees	5,35,750
Total Gold Rs. 78,770		Total Gold Rs. 11,83,420	
„ Silver „ 11,03,650			
Total for the week.. Rs.	11,83,420		
Previously Exported in the year 1868	94,71,590	Previously Exported in the year 1868	94,71,590
Total from 1st Jan. to 8th May 1868...	1,06,54,010	Total from 1st Jan. to 8th May 1868 ..	1,06,54,010
Ditto same period 1867	1,56,99,948	Ditto same period 1867	1,56,99,948
Decrease .. Rs.	50,45,938	Decrease ... Rs.	50,45,938

CALCUTTA—JULY 22.

The transactions reported to-day in Government Securities, were, for insignificant amounts, at the following rates :—4 per cents. at Rs 1-0 and 5-2 discount; Public Works 5 per cents. at Rs 5-4 and 5-6 premium; 5 per cents. of 1856-57 at Rs. 9-6 and 9-7 premium, and small pieces at Rs. 9-10 to 9-11; 5½ per cents. at Rs. 15-0 premium; 5 years' Debentures at Rs. 7-8 to 7-10 premium, and 10 years' Debentures at Rs. 8-8 premium. 4 per cents. Municipal Debentures changed hands at Rs. 6-6 and 6-2 premium.

A sale of Bank of Bengal shares was reported at Rs. 1,740.

National Bank shares were bought, for orders, at Rs. 132½ and 133.

A transaction took place in Branton's Patent Press Co.'s shares at Rs. 190.

Equitable Coal Co.'s shares sold at Rs. 190.

A small number of Port Canning Land Investment, &c., Co.'s shares were bought, by different parties, at Rs. 325 and 330.

20 shares in the East India Tea Co.'s shares were purchased in execution of a country order, at Rs. 20 each.

MILITARY.

ARRIVALS.—JULY 28.

Mortimer, Lieutenant, Royal Artillery, on duty, from Poona.
Bivar, Lieutenant Colonel, 1st Madras Light Cavalry, on duty, from Poona.
Kennedy, Colonel, Royal Engineers, on duty, from Poona.
Hallen, Staff Veterinary Surgeon, Veterinary Department, on duty, from Poona.

DEPARTURES.—JULY 28.

Glasfurd, Captain, Bombay Staff Corps, on furlough, to England.
Little, Lieutenant, Bengal Staff Corps, on sick certificate, to England.
Mostyn, Veterinary Surgeon, Land Transport Train, on sick certificate, to England.
Davidson, Captain, Royal Engineers, on sick certificate, to England.
Babington, Lieutenant, 9th Bengal Cavalry, on medical certificate, to England.
Abbott, Colonel, Bengal Infantry, on leave, to England.
Rose, Captain, Madras Staff Corps, on urgent private affairs, to England.
Cook, Surgeon, Medical, on furlough medical certificate, to England.
Thacker, Lieutenant Colonel, 21st Regiment Native Infantry, on privilege leave, to Poona.
Lyons, Captain, 21st Regiment Native Infantry, on duty, to Sirur.
Goldsworthy, Major, 91st Highlanders, on duty, to Poona.

SHIPPING.

DAILY FREIGHT REPORT.—28TH JULY.

London....Cotton.... Rs. Odl. Nominal per ton.
Seeds ....£1 0s. 0d. do. do.
Liverpool...Cotton....£1 5s. 0d. to £1 15s. 0d. do.
Seeds ....£0 19s. 0d. to £0 15s 0d. do.
Overland..Cotton....£5 10s. 0d. per 40 cubic feet
China ....Cotton.... Rs. 2 to 3 per bale.
Mauritius .Gram .... Rs. 0 12 0 per bag.

ARRIVALS.

Date.	Vessel.	Commander.	From.
July 27	City of Dublin (s).	Eynon	Annesley Bay.
	Comarin (s) ...	Turner	Kurrachee, July 25.
28	Allice Vennard ..	Humphrey ..	Liverpool, April 3.
	Mula (s)	Carrs	Kurrachee, July 23.

DEPARTURES.

Date.	Vessel.	Commander.	Destination.
July 26	Malta (s)	Hyde	Aden and Suez.
	Sunda (s).....	Soames	China.

SHIP SPOKEN.

The ship "Allice Vennard," on the 9th July spoke the barque "Northern Queen," lat. 28-53 South, long. 56-20 East.

The following vessels obtained their port clearances yesterday :—
Ship *Truce*, Chambers, to Tuticorin.
Ship *Rosedale*, Walmsley, to Galle.
Ship *Star of India*, Holloway, to Madras.
Ship *Cordillera*, Berry, to Diamond Island.
Ship *Cœur de Lion*, Hillyer, to Cocoanda.

The following vessels began to load yesterday :—
Ship *Morning Star*, to Mauritius.
Steamer *Comoria*, to Kurrachee.
Steamer *Krishna*, to Aden and Suez.

CALCUTTA.

ARRIVAL.—The Telegraph of the 23rd July announced the arrival of the ship "Surrey."

MADRAS.

ARRIVALS.—July 21, "Marchioness of Londonderry," J. Shelford, Colombo; July 23, "General Wyndham" J. Mowat, Negapatam; "Mungo," Maritius in sight; and "Orientia," S. S, C. C. Hutcheson, Bombay.
DEPARTURE.—July 22, "Blackwell," J. Walker, London.

CALCUTTA FREIGHT MARKET.

(Englishman, July 23.)

The past week has been a very dull one in the Freight Market, and rates a-even lower by five shillings than they were on the 14th inst. Business has been done at £3-7-6, to £3-0-0 per ton, for Seeds and Jute, for London, but this downward tendency seems to have been now checked for a slight firmness is apparent. We quote to-day's rates for London as follows, Linseed at £2-2 6, per ton by iron and £1-15 per ton by wooden ships, and Rapeseed £2-8 per ton more: Jute £2-5 per ton, and £1-15 per ton by colonial built vessels. Rice and Sugar at £1 per ton, Saltpetre 15s. per ton, Hides, Tea, &c., £2-15 per ton.

For Liverpool—No fresh vessels have been laid on, and little business except Cotton has been done. We cannot quote Seeds and Jute under £2 per ton, though £1-17-6 per ton, is the highest rate offered in the market. Cotton stands at £3-10 per ton, and Dead Weight is very scarce.

For Dundee.—Jute £2-5 per ton, and 2,500 tons shipped.

For Hull—No business.

For New York and Boston.—38s per ton, by iron ships and 35s per wooden vessels.

For Mauritius, Rs. 0-15 per bag for charter, and Rs. 1-1 per bag in retail.

For Bourbon, francs 3 per ton.

For Colombo, Rs. 0-15 to Rs 1 per bag, but no demand.

For Bombay, Rs. 1-4 per ton for Charter and a little higher in retail.

For China, about Rs. 4-8 to Rs. 5 per bale, but no extensive demand.

For Aden, Rs. 1-8 per bag for Rice and Sugar. For the West Indies, £2-10 per ton. To load at the Rice Ports £2-15 to £3 per ton.

To load Timber at Moulmein for the U. K. at £3-10 per ton has been done. Tonnage.—We find that there are 158 sailing ships now in the Port of Calcutta, and 14 steamers of the sailing vessels there are only 24 not fixed whose tonnage amount to 36,713 tons of which 14 are first class iron 14,500 tons register, and 20 wooden vessels mostly of low class 21,863 tons. There are 25 ships on the berth for London and 8 for Liverpool.

ENGAGEMENTS.

For London. "City of Calcutta" and. "Carnarvon Castle," fine iron ships, to arrive from the U. K., 1,000 tons Seeds and Jute at £2-5 per ton, and 900 tons at £2 per ton. "Ravenscraig" 1st tons Linseed at £2-5, 300 tons at £2 per ton, 300 tons Jute at £2 per ton and 100 tons Sugar at £1-2 per ton, "Lightning" 100 tons Rice at £1-5-0, per ton, 300 tons Jute at £2-5-0, and 100 tons Linseed at £2-2-6, per ton. "Trafalgar," old passenger ship 400 tons Linseed at £1-15, 300 tons Jute at £1-15 to £2. 200 tons Turmeric at £3-10. 100 tons sugar at £0-10 and 100 tons Rice at £1 per ton. "Portia" 200 tons Jute at £2 per ton "City of Dublin, 150 tons Cotton at £ -15. 100 bales Hides at £2-15 and 50 tons Rice at £1-12-6 per ton. "Tantallon Castle" 225 tons Jute at £2-12-6 per ton, and 50 tons Sugar at £0-17-6 per ton. "British Admiral, 100 bales Hides at £3 per ton. "Cumberland, 18 yrs. 1856, a full cargo of Jute at £1-15 per ton. "Aldershot", colonial ship 600 tons Seed at £1-15, and 30 tons Jute at £1-15 per ton. "Bengal," and "Forfarshire," 100 tons Sugar at £1 per ton each.

For Liverpool "Wayfarer," 200 tons Cotton at £2-10 per ton. "Red Gauntlet," 200 tons Cotton at £2-10 per ton, "Bolton Abbey." 180 tons Linseed at 2 per ton, 170 tons Cotton at £3-7-6 per ton. "Victoria Nyanza" 75 tons Rice at £1 per ton and 50 tons Sugar at £17-6 per ton.

For Dundee." Ellen Stewart," iron 1,699 tons register, a full cargo of Jute and Cuttings at £2-5 per ton.

For the United States.—"Josiah L. Hale" 698 tons, for Boston, 1,000 to 1,500 tons Linseed, at 38s per ton. "West" 999 tons from ship, for New York three-fourths Linseed and Balance Measurement Goods at 50s per ton. There is some further demand at 38s per ton for wooden ships.

For Mauritius.—"Victoria Cross" iron, 1,292 tons with option of Colombo at 15 annas per bag, a few thousand bags relet at Rs. 1-1 per bag. Bazar very dull.

For Bourbon.—"Hindostan," French, 461 tons at francs 60 per ton. No further demand, other vessels expected to arrive that will be loaded for their destination.

For Bombay "John Bunyan," 1,98 tons, full cargo at Rs. 1½ per ton for Dead Weight, and R, 10 per ton for light Freight "Euterpe" 1,200 tons iron, a cargo of Dead Weight Rs 4 per ton option of Light Freight Rs. 10 per ton. At eight annas less there is a further inquiry.

For the west Indies.—The "Howrah" and "India" have arrived for coolies for Demerara, and will be loaded with rice on orders at £-10 per ton. To load at the Rice Ports "Athena" 41 tons at Calcutta to load at Akyab for U. K. or continent at £3-5 per ton "Decision" 1, 50 tons at Bombay to load at Rangoon or Liverpool direct at £2-15 per ton.

For Aden.—"Glendower" 789 tons a full cargo of Rice and Sugar at Rs. 1-8 per bag.

NEW ADVERTISEMENTS.

FOR GALLE, PENANG, SINGAPORE, AND HONGKONG.

THE full powered Steamship "WEST INDIAN," 2,000 Tons Burthen, 500 Horse Power, Captain J. E. MILLER, will be despatched for the above Ports. Has excellent accommodation for Passengers. For Freight or Passage apply to Messrs. BLAY and MACKINTOSH, Brokers, or to
LAWRENCE & Co.

COMPENDIUM OF GAMES.—A neat box containing the following—all of the best quality:—CHESS, DRAGHETS, BACKGAMMON, DICE, THE RACEGAME, COUNTERS, DOMINOES (Double Nines), 2 packs of CARDS, CRIBBAGE BOARD, &c. Price Rs 55.
Rampart Row. THACKER, VINING, & Co.

BACKGAMMON TABLES, to fold as a book, with Men and Cups, complete.

15	inch	Black and White	Rs. 5 8
18	„	Ditto	„ 8 8
15	„	Red and White	„ 7 0
18	„	Ditto	„ 10 8

Rampart Row. THACKER, VINING, & Co.

IMPROVED BREECH-LOADING AIR CANES, in case, with complete Apparatus, by Reilly. Rs. 100.
Rampart Row. THACKER, VINING, & Co.

IMPROVED SALOON RIFLES and PISTOLS.

Saloon Rifles			Rs. 75
Do.	Pistols,	No. 1 in Bag.....	„ 25
Do.	do.	No. 3 do.	„ 30
Do.	do.	No. 3 in case complete.	„ 40

Rampart Row. THACKER, VINING, & Co.

CARTE DE VISITE and PHOTOGRAPHIC ALBUMS in great variety.
Rampart Row. THACKER, VINING, & Co.

WHATMAN'S "DOUBLE ELEPHANT" and ROYAL DRAWING PAPERS—just received Overland.
Rampart Row. THACKER, VINING, & Co.

SKETCH BLOCKS and BOOKS, OIL and WATER COLOURS, BRUSHES, PALETTES, &c., &c., &c.—a fresh supply just to hand.
Rampart Row. THACKER, VINING, & Co.

PROFESSOR RUCHWALDY, the Hungarian Wizard, Pupil of Professor ANDERSON, and MADAME RUCHWALDY, the celebrated Pianiste, Pupil of Liszt, have arrived from Vienna, and intend shortly to give a series of Performances in Bombay.

NOTICE.—The undersigned having sold his business and good-will, his interest and responsibility in the "DIVAN EXCHANGE" ceases from THIS DATE. All Claims on the business, or on himself personally (if any), must be sent in for payment within seven days from this date, or they will not be admitted.
JAMES REYNELL.
Bombay, No. 5 Apollo Street, 28th July 1868.

THE WHITE MAN'S FAREWELL.

Dear friends, who have been good and true,
The White Man bids you kind adieu,
He leaves you with sincere regret,
Your kindnesses he'll ne'er forget;
For while he's tried to gain your help,
He pleased you all and helped himself.
He now departs, but trusts you will
Be patrons of the "Divan" still;
He knows quite well—in short I guess,
With one accord you'll all say—Yes!!!
"WHITE MAN."

NOTICE is hereby given that SORABJEE ADERJEE and FRAMJEE ADERJEE, both of Bombay, Parsee Inhabitants, are about to convey by way of Mortgage to JAMSETJEE GURSETJEE MALABARWALLA, of Bombay, Parsee Inhabitants, all that piece or parcel of LAND or GROUND, together with the messuages, tenements, or bungalows, stables, cook-rooms, and out-houses standing thereon, situate, lying, and being at Tardeo, in the District of Mazagon, in the Island of Bombay, bounded on the east and south sides by the property of the late Dhunjeebhoy Rustomjee Wadia, on the west by the public road leading to Mahim, and on the north by the property of the late Merwanjee Heerjeebhoy Wadia, deceased, and which said ground contains by admeasurement 8,414 square yards (more or less), and is entered in the books of the Collector of Foras Land Revenue under No. 4, and which said house and premises are entered in the books of the Collector of Assessment under No. 22, and were formerly in the occupation of Pestonjee Cursetjee Shroff All and every person or persons having Claims against the abovenamed property, either by way of inheritance, gift, sale, mortgage, or otherwise are hereby required to forward particulars of the same, in writing, to Messrs ACLAND, PRENTIS and BISHOP, Solicitors, at their Office, in Apollo Street, in the Fort, within 14 days from the date hereof, otherwise no regard will be paid to any such claim.—Dated this 28th day of July 1868.

AUCTION SALE OF HOUSEHOLD FURNITURE, A FIRST CLASS PHAETON, WITH HORSE, and HARNESS, &c., at No. 7, HUMMUM STREET, FORT.

TO-MORROW, THURSDAY, the 30th instant, Messrs. BOMANJEE DOSSABHOY and Co. will sell by PUBLIC AUCTION at 11 P.M., at the above Residence, the HOUSEHOLD FURNITURE, &c., of a Gentleman proceeding to Europe, the same consisting of Glass, Porcelain, and Plated Wares, Blackwood Round, Pier, Washing, Dressing and Camp Tables, Drawing-room, Easy, and other Chairs, Conversation and Folding Couches, handsomely open Carved Sideboard, Screens, Hat-stands, Clothes Press, Chest of Drawers, Iron Bedsteads, Bronzed Table Argan Lamp, Pictures, Tool Chest, Books, Cooper Cooking Utensils, and Dispensary Articles; the Office Furniture, consisting of blackwood large and small Writing Tables with Drawers, Chairs, a large Fireproof Safe on stand, Copying Press on mahogany stand, &c., &c.
AT 2 O'CLOCK P.M.

A first-rate English-built Mail Phaeton, by Mulliner, of Liverpool, with a very handsome fast trotting Bay Arab Horse, aged 6, perfectly sound, with a set of nearly new plated mounted Harness, by P. Grant and Son.—It is a first-rate Turn-out.

No Catalogue; and the Property is now on view.

AUCTION SALE OF HOUSEHOLD FURNITURE, GUN, &c., on the Warden Road, Breach Candy.

On FRIDAY, the 31st instant, Messrs. BOMANJEE DOSSABHOY & Co. will sell by PUBLIC AUCTION, at his above Residence, the HOUSEHOLD FURNITURE, &c., of Captain A. DAVIDSON, R. E., proceeding to Europe, the same comprising Cut Glassware for 12 persons, Dinner and Dessert Services, Plateware, such as Spoons and Forks, Table Candlesticks, Cruet Frame, Ice Pitcher, Salver, &c., and Table Cutlery. The Furniture consisting of Round, Camp, Dressing and Washing Tables, Easy, Folding, and Dining-room Chairs, Sideboard, Camp Cots, Chest of Drawers, Clothes Presses, Mahogany Dressing Glass, Screen, a double-barelled Gun in case by J. Manton, a five-barrelled Revolver by Dean and Sons, Copper Cooking Utensils, Dispense Articles, China Matting, &c. Also a Gentleman's Saddle, by Peat of London.

No Catalogues; and the Property is now on view.
BOMANJEE DOSSABHOY & Co.
Bombay, 28th July 1868.

CHESSON AND WOODHALL'S LIBRARY.
No. 10, HUMMUM STREET, BOMBAY,
AND No. 1, EAST STREET, POONA.

NEW AND OTHER BOOKS
RECEIVED PER STEAMER "GOLCONDA" ON SATURDAY.

Routledge's Edition of Shakespeare	Rs. 0 12
Braithwaite's Retrospect of Medicine, Vol. 57.....	4 8
Scott's Woodstock	0 8
Humber's Civil Engineering for 1867	47 8
Desvy's Civil Engineering—½ bound calf	31 8
The Wolf of Badenoch	0 12
Tytler's The Huguenot Family	4 8
Gosse's Sea and Land	2 12
Guy's Forensic Medicine. New edn.....	7 12
Markby's Practical Essays on Education	4 8
Spender on Ulcers, &c.	3 0
Fergueson's The Electric Telegraph	2 12
Infantry Sword Exercise. New edn.....	0 8
Plays—Each Brass, Thumb and his Dinah.. Each....	0 8
Enquire Within upon Everything	2 0
Goethe's Wilhelm Meister	2 12
Hughes's Manual of Photography.....	0 12
The A. B. C. of ditto	0 12
Catechism of ditto	0 12
Weale's ditto	1 2
Faces for Fortunes. The Head of the Family. Each	1 8
Household Words, by Dickens, Vol. I. (cheap reprint).....	3 0

NEW FRENCH BOOKS.

Miss Mary. Par Maurice Saud.....	2 4
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The Bombay Gazette

WEDNESDAY, JULY 29, 1868.

SIR ROBERT WALPOLE used to say, some 120 years ago, that "every one had his price." The idea is very shocking and somewhat vulgar till we look into it; but a little consideration will show that Sir Robert, probably, by no means meant that every man could be bought for so many pounds, shillings, and pence, though in the last century many English politicians were accessible to pecuniary bribes. What he wished to convey was that by acting skilfully, either on a man's vanity, ambition, affections, dislikes, envy or fear, most men could be made to act as he wished. In this country, the more prosaic, practical, and direct (rather than the more refined or indirect) methods of corruption have long been practised, and though it suits the canting spirit of the day to look back on the times of Clive and Warren Hastings as the age of brass, it is very certain that in the way of bribery we have by no means reached the age of gold. We, English, both high and low, boast more of our honesty than of any other good quality we may please to ascribe to ourselves. As regards this country we fear that the boast is sadly unfounded. There seems to be a chronic taint in the air, to the malarious influence of which a large proportion of those who are either entrusted with the disbursement of the public money, or can even indirectly affect such disbursement, fall victims. In all classes, from the highest to the lowest, we greatly fear that a large number, directly or indirectly, receive more public money than they are entitled to receive. The Governor General and Members of Council who, last year, took care to exempt themselves from the full operation of the license tax, and thus caused their fellow-subjects to be more heavily taxed, virtually added to their salaries more than they were in equity entitled to add. Again, those high officials, who instead of merely covering their legitimate travelling expenses, charged for ponies, troops of servants, waggon loads of furniture, &c., every time they went to Simla—were they only drawing from Government (or rather the tax-payers) what in equity constituted their proper salaries. Go a little lower down the scale and look at Commissariat Officers with say their Rs. 800 a month salary, living up to Rs. 800 and saving as much more a month. Are they strictly honest? We do not say that any of these individuals actually put their hands into of the Government till, but there are other ways of dishonorably adding to income without commission of actual felony. Government camels are sent out in the district to graze. At fifty miles from the station gram and grain are much cheaper than in the station. The Commissariat Officer is aware of this fact, and instead of bringing in supplies for Government on the back of his grazing camels, he causes them to return laden with fowls, gram, &c., for his own consumption, thereby saving six annas in the rupee for his own pocket, instead of allowing the State to reap any advantage from the arrangement. Again, he gets some of his supplies from the Government contractor, who presents him with a monthly bill, duly receipted, without any money having passed between them. Or the contractor is a house proprietor, and lets him a house for 25 per cent. less than he would charge any one else; or *Madame* wants some country jewellery or *Monsieur* wants a horse. In both cases prices are, singularly enough, exceedingly low. Or the Commissariat Officer is hard up as even Commissariat Officers, with all their advantages, sometimes are. Curiously enough the contractor has some money lying idle which he is only too happy to place in such good hands, without interest. Again the Commissariat Officer's horses fall lame or his stables are temporarily empty. Of course the contractor would be—as the French say —*desolated* at the idea of the sahib or his "mem" being deprived of their out-of-door exercise. Yet, again, there is a sale of cast horses, and the Commissariat Officer has his eye on one that he thinks will suit him. What so easy as to comply with the regulations, and yet so arrange notice and hour that very few Europeans shall be present to compete with him? As to the natives a slight hint is sufficient to prevent any chance of their outbidding him. Now a Commissariat Officer of ordinary prudence may reap all or any of these advantages from his position without reudering himself liable to a criminal trial. We do not say that all Commissariat Officers are thus morally lax, but there is every reason to believe that some of them do not disdain these little perquisites of office. That the gain to the individual is loss to the State needs no demonstration. Even the most honorable men feel it difficult to meet civility and a readiness to oblige on the part of contractors with a strict and close supervision as regards the fulfilment of contracts; while, as to those who are at all lax, they deliberately return favour for favour, and an obliging contractor is sure of a blind eye on the part of him who is bound to see that the Government get full value for their money. The question is however narrow, and needs but little discussion. Any impartial person must see that the contractor does not bestow favours on a Commissariat Officer—does not spend several thousand rupees on him, out of mere personal regard. No! he looks on this expenditure as a mere investment, likely to bring in princely returns, which result is obtained at the expense of either the Government or rather the tax payers—or the soldier. In short he pays Rs. 100 in order to be allowed to cheat to the extent of Rs. 1,000. Then there is the Public Works Department, concerning the corruption and wastefulness of which we have before now written. That corruption is rife among the subordinate members of this department there can, we fear, be no doubt; indeed we have overheard as much admitted by a Superintending Engineer, yet it still goes on from year to year almost unchecked. We cannot, here, it is true, bring forward any actual proofs of the truth of our assertion, but we reason from results, and universal public opinion endorses our statement. We can state from our knowledge that Overseers drawing, with all allowances, say Rs. 150 a month can afford to keep a buggy and a couple of horses, dress their wives and children in clothes as good, if not better, than those worn by gentlemen's families; sometimes provide their wives with pianos, and sometimes indulge in the expensive operation of building a house. We can also state, from our personal knowledge, that the work under the charge of such Overseers is often badly, we may almost say fraudulently, executed. We can further assert, without fear of contradiction, that as a rule contractors make enormous fortunes in a very short time. What is the logical deduction from these facts? why, that the subordinates of the Public Works Department receive bribes. As to the Executive Engineers we offer them the choice of one of these alternatives. Either they are bribed or they are very careless, or they are utterly ignorant of their work. To one of these three unpleasant alternatives we are compelled by the enormous cost of the work under charge, the great delay which frequently takes place in its completion, and the bad manner in which it is executed. It is needless to give examples, though we could easily do so if it were thought necessary.

One little proof of the costly way in which the operations of this department are carried on we will however give. The question was lately raised in a certain large station whether it would not be better to hand over the cantonment roads to the Executive Engineer, the cost being still defrayed by the cantonment fund. On enquiry, however, it turned out that the cantonment committee could get the work done for Rs. 3,000 less than the Executive Engineer. Thus, had the proposition being agreed to, the P. W. D., either from ignorance or carelessness, would have permitted their contractor to have made Rs. 3,000 more than his legitimate profit on that small piece of work. This is, we believe, the state of things which prevails all over India, and considering that the P. W. Department is entrusted with the expenditure of upwards of Rs. 7,50,00,000 annually, it cannot be denied that the alleged shortcomings and extravagance of the present system require looking into. The evil is deeply seated and of long standing; the heads of the department are aware of its existence; they are convinced that they are surrounded by fraud and bribery on every side, yet, without the powerful, systematised, and simultaneous action of Government they can do nothing. In another issue we purpose to pursue the subject still further. In the meantime we hope, though we scarcely believe, that the Supreme Government will take our warnings to heart, and not pass them by as mere padding to an Indian newspaper at a dull time of the year.

SIR ROBERT NAPIER in a despatch written at Suez on the 18th June and addressed to the Secretary of State for India refers at considerable length to the political condition of Abyssinia. He reviews his intercourse with Prince Kassa of Tigreh, Waldee

any rule laid down?—(A.) No, we had not. President—You know of no such rule? In point of fact, do you know that advances were made on notes in the names of the borrowers only?—(A.) I think there were one or two such transactions during the time I was on the board to my cognizance. I am not aware of more. (Q.) Now do you think advancing on mere promissory note a safe mode of banking?—(A.) No, not as a general rule. President—A promissory note without security is nothing better than an accommodation bill. Witness—I think you mean with surety. President—No, I mean without surety. Witness—The system of accommodation bill was very largely carried on everywhere. (Q.) Was it considered advantageous?—(A.) I think a banker considers the standing of the two parties to the bill. (Q.) But still you have no hesitation, I suppose, in saying that granting advances upon accommodation or promissory note is a different thing from advances on a regular mercantile bill or a bill drawn by a broker?—(A.) It would be impossible for the banker in ordinary cases to distinguish between the two. President—Well, then, there is another question. Is it not the practice in banks to ask the purpose for which the money is borrowed?—(A.) I don't know. (Q.) Is it not the common practice to ascertain all about the parties to a bill?—(A.) Oh, certainly, to ascertain all about the parties to a bill. President—Yes, to ascertain if they were parties or sureties. (A.) I know that not very long ago bills with two names used to be accepted without any question whatever. President—Now, just listen to my question. Do you consider it safe to grant loans simply on the promissory note of the borrower or borrowers?—(A.) I don't think there is any objection, provided they are satisfied with the two men. (Q.) Well, do you think that it was a wise thing to leave that discretion with your secretary?—(A.) That is a very difficult question to answer. President—Well, I think it is. Witness—At that time certainly we did not. President—But at any time? Witness—Certainly I took very good care to know what was doing. I often and often referred to us to the credit of parties?—(A.) Not till after the 4th May 1865. President—That was very shortly after you took your seat; you were consulted then after that?—(A.) Yes, I think all the business was laid before the bank, and if it was necessary to settle the course of action at once a circular was sent round to the members of the board—all confirming my understanding that the secretary was perfectly well aware he was not to do any business without reference to the board. President—Well, then, am I to understand from that, that you were not aware of the practice of the secretary to send out a note to a native director and get his opinion upon it and then grant the advance?—Witness—What time do you refer to? President—To the whole of 1864 and to a considerable part of 1865. Witness—I certainly did not sanction any such practice. (Q.) But are you not aware of the fact that there was such a practice—first of all making the director send a recommendation to Mr. Blair recommending certain parties, and then Mr. Blair acting on that; or in other cases Mr. Blair writing out to that native director and getting the recommendation?—(A.) Previous to his departure for Europe I did not know a single transaction in which Mr. Blair consulted a director. I do know now. (Q.) Do you not know that Mr. Robertson continued that practice?—(A.) I think it is very likely that Mr. Robertson may have referred to a native director or directors for such information as they could give. No man's opinion was more weighty in 1864 and the beginning of 1865 than Premchund Roychund's; in fact I have heard it stated on good authority that he was the confidential adviser of nearly all the bankers in Bombay. (Q.) Are you aware that he was referred to whether he was a director or not?—(A.) I am not—not in point of fact. (Q.) Now, when did you become first aware that the bank was advancing largely on mere promissory notes?—(A.) To the best of my recollection the first statement that appeared to the bank that I ever saw was after the 30th June 1865. (Q.) Did that disclose the large sums that were outstanding on personal security merely on promissory notes?—(A.) Yes, and I may qualify my answer so far by saying that time several years before those failures had taken place, and it was publicly known then—for every one had had opportunity of seeing it from the public newspapers—that the Bank of Bombay ranked on several very large estates as a creditor without any security whatever. (Q.) I believe at that time, at all events, you were an advocate for these advances on personal security?—(A.) I am not aware of it. If I knew the case you mean, you would refer to it. (Q.) Do you remember the occasion of discounting a bill of Cursetjee Hormusjee Chinoy and others?—(A.) I have had no opportunity of refreshing my memory. I should like to see it before giving any answer. (Shown document.) My assent to the granting of that loan was qualified by my second minute. I think that would make clear to the Commission that I expressed no approval of granting loans on personal security. President—First of all read Mr. Lushington's minute. Witness read—"I would grant no loans on personal security only." President—Your first minute is "I concur with the President"?—(A.) Yes. President—Just read the president's minute. Witness—"Cursetjee Hormusjee Chinoy was an old constituent and one always considered a good man. I would discount his draft." (Q.) Then you agreed with the president?—(A.) Yes. President—Then the minutes seem to have been circulated again after the minute of Mr. Lushington, and thereupon Mr. Hannay minutes—"I concur with Mr. Birch that good personal security is far better than any other." Witness—I minuted upon that—"It is true that credit has for a time been severely shaken in Bombay, but I cannot concur with Mr. Lushington that upon this account all loans on personal security should be refused. The adoption of such a policy would surely precipitate the bank and recoil very severely, meaning that I did not consider that was the time for incautiously changing the policy of the bank, and that such a policy on the part of the bank would have certainly precipitated it further. President—You see Mr. Lushington was not converted. He says—"As regards two and three I have no further remark. I hold to my first opinion. Loans on personal security are strongly advocated by our president, Mr. Hannay, and our late president, Mr. Birch; but I would ask whether it was not to such loans that most of our present losses have been occasioned." Witness—I never saw that. (Q.) Did not they send that round to you?—(A.) No. (Q.) Now, whether it was exactly in your time or not—it was perhaps a little before your time, but you may be aware of it from your knowledge of the business of the bank—had not it been the practice throughout 1864 to advance enormous sums, to the extent of 10 lakhs, upon mere promissory note?—(A.) Yes. (Q.) And the practice had been not to look for other security till difficulties had arisen?—(A.) The possibility of the difficulties had not then been thought of. President—But they should have been thought of. Witness—I only give you that answer to show you what was the confidence in the Bombay public. Now, let us say a few words as to the loans: should not all these be for a very short time?—(A.) I believe three months was the period?—(Q.) I will ask you, as a mercantile man whether it was not dangerous to advance money in this way and to renew the loans from time to time; whether the practice of all good banks is not to recover the money?—(A.) Certainly. I believe that is the practice in banking. (Q.) Now, I ask you again, was it the practice when people came for fixed loans, not merely discounts, to enquire for what purpose such loans were wanted?—(A.) I am not aware. (Q.) You see that many loans have been granted here to people who were not in trade?—(A.) Yes. (Q.) Which could not be wanted for legitimate purposes. They must have been granted with the knowledge that they were for speculation? Mr. Brown's answer to this question was almost inaudible, but he was understood to say that things were viewed differently in 1865 from now. President—I don't look at these things with the eyes of 1865, but in the light of common sense and in a business way. Do you think it was right to lend lakhs and lakhs of rupees to barristers, doctors, and others in this way?—(A.) I certainly did not think so. I recollect minuting an opinion very strongly to that effect on a subsequent occasion when a similar question came before us in 1866. President—I wish you would just give us a note of that before your examination is over. Witness—I am pretty sure it is on record. President—We have not seen it. Witness—But I distinctly recollect it. President—Well, then, I understand you have also expressed an opinion saying you did not think it prudent to advance on shares on which the capital was not paid up or on the premium of shares? (Answer inaudible). (Q.) What was your system as to cash credits? Are you aware of the principle upon which they were granted? Was it a rule to take a bond on such occasions?—(A.) I can hardly answer that question. The state of matters in 1865 was in some respects a very transitional state, and we had not settled down to the arrangement which would have been necessary had the bank been free and out of difficulties. I really don't know what the rule was; the secretary of the bank will be able to tell you. (Q.) I believe the custom was to take a bond from the party to whom the cash credit was granted and from the surety?—(A.) Yes. I believe that was the general rule of the bank. (Q.) Have you had your attention called to these proceedings on 2nd June 1864 in which the Scotch mode of granting cash credits was proposed?—No, except what passed at Mr. Lidderadale's examination. President—Just look at that minute (handing minute to witness)—I will ask you whether you can tell me the handwriting there. You see the scroll minute says—"It is respectfully suggested that the number of credits might be greatly increased by the Scotch system of having the bill for the amount signed by the parties requiring the accommodation, together with two good names as sureties. Now, that is the real Scotch system?—(A.) Yes. President—Well, you see somebody changed that before the meeting and made the Scotch system appear as requiring the signature of the party getting the accommodation with or without two names as good security. Now, do you know in whose handwriting this alteration is?—(A.) The minute is in the handwriting of Mr. Hannay, I think. (Q.) But whose hand is the alteration?—(A.) I think Mr. Blair's, but I am not quite sure. (Q.) Do you know whether Mr. Blair was in a Scotch bank?—(A.) He was a Scotchman. (Q.) And now as to overdrafts. Are you not aware that during these years, 1864 and 1865, current deposit accounts were allowed to be overdrawn?—(A.) Yes. (Q.) Were you aware of that before?—(A.) I was not aware of the overdrafts till after May 1865. President—Here are the overdrafts in 1866 (handing witness a large bundle of overdraft slips). Mr. DeGa took this authority of Mr. Robertson before he allowed one to pass. Witness—Was there not a rule against overdrafts in 1866? President—I believe there was, but I am sorry to say I do not think it has been followed. There is no rule in the Act regarding overdrafts. There was something in the old bye-laws attached to Act X. of 1863, but that was struck out by the Legislative Council. Witness—Yes. This is the first time I have seen these papers. President—Well, you see there was an enormous number of overdrafts, lakhs upon lakhs. Witness (looking at overdraft slips)—Was there a loss on the whole of them? President—No, only on some of them. Well, how was it that these overdrafts escaped your attention in 1866?—(A.) Because they were never brought before us. (Q.) But had you no means of knowing that large sums were overdrawn?—(A.) None whatever, and I did not consider it my business to go and search. (Q.) But I ask you this, would it not have been a proper and wise measure to have had a list of the outstandings laid before you after 1865?—(A.) So we had, sir. President—Yes. About the middle of 1865 you had, but before that time you had no opportunity of ascertaining what was outstanding except by looking at the application book, which did not contain all the applications?—(A.) Yes. (Q.) Now, then, are you aware that the bank was in the practice of advancing on real property?—(A.) No. (Q.) You are not aware of a single instance of it?—(A.) I am aware of two cases in which real property was taken as collateral security and in accordance with a legal opinion. (Q.) Could you show that opinion?—(A.) I can show you a a letter from the bank's solicitor confirming an opinion expressed verbally at the meeting when Premchund Roychund's loan of Rs. 25,00,000 was granted. (Q.) Have you not seen the express provisions of the Act?—(A.) Yes. (Q.) Perhaps then you will state on what two occasions the matter was considered? There was an advance to Dossabhoy Merwanjee. Witness—On original security? President—No, there was something outstanding at that time. What I wish to know is, whether you are aware of the bank lending money originally on landed property?—(A.) I cannot say as to that. (Q.) Is not that case you mentioned of Dossabhoy Merwanjee one of these?—(A.) Dossabhoy Merwanjee & Co. were owing money to the bank at that time and were about to stop. President—But that would not justify the illegality. Witness—That would justify our getting security on a loan which we had then uncovered. But I believe that our solicitor's opinion went further than that even,—that we were perfectly justified in taking the title-deeds of property as collateral security. President—The money was given as an original loan. Witness—Not as a loan, sir. President—No; but when they borrowed money from you on 23rd May 1865 you then took security for that loan? Witness—And for the previous loans also. President—Well, that does not appear. Witness—I will state the plain circumstances Dossabhoy Merwanjee and Co. were in the American trade and the French trade. The house was one of old standing and got into temporary difficulties for some reason which was not explained by the president at this time. The president said that there were two objects in granting the application—first, that the bank would be put in a better position with reference to the previous loan of Rs. 1,00,000, which was endangered by the prospect of the firm stopping; and, second, that we would do what was then very desirable, tide an old and respectable firm through their temporary difficulties. (Q.) Did it have that effect?—(A.) It had not. The security was then considered far more than sufficient to cover the amount advanced. (Q.) Do you mean to say that your solicitor, with the Act before him, gave an opinion in favour of a loan from the bank on a mortgage or on any security of land?—(A.) If you refer to the minute you will find that the board had resolved to grant that application only provided the solicitors gave us his legal authority. President—I don't dispute the fact at all. But I say, do you mean to tell me the solicitor's opinion then was that you could lend money on the security of land, provided there were other old debts outstanding at the time?—(A.) I do not know if he advised with reference to the particular point of the old debt, but you will find a letter from the bank's solicitor subsequent to the loan to Premchund Roychund and to the meeting when the arrangement was come to. (Q) Then am I to understand that your practice was not to object to lend a further sum of money on landed security provided there was an old debt?—(A.) I do not recollect. (Q.) Then there is another question I want to ask you, about the transfer of debts. Were these brought before the board?—(A.) You refer, I presume, to that large amount, that extraordinary transaction with Cursondass Madhowdass? President—Yes. Witness—That was brought before the board on 30th August, I think; but there was no mention of the transfer of the debt. President—I will come to that afterwards. You see we were examining Sorabjee Bengalee the other day, and he said he was one of the Elphinstone Finance Company. Now, we find no record of that in the minutes, and I should like to know how that was managed? Witness—I cannot tell you. This is the first time I have heard of that. President—Then you know nothing about it? Such a transaction as that ought to have been brought before the board.—(A.) Most assuredly. I presume the president would be able to give you information about the working of these things?—(Q.) Which president, Mr. Hannay?—(A.) Yes, Mr. Hannay. He was in the bank every day for several hours, took a deal of trouble, and was exceedingly anxious. (Q.) What did you consider to be the particular responsibilities of the president in comparison with those of the other directors?—(A.) I don't know that any rules were ever laid down, but the responsibilities of the president were supposed to be very much greater than those of the other directors. (Q.) Was he required to make himself aware of all that passed?—(A.) I don't know that, but I considered he had to give much more attention, and I refused more than once to become president as I had not time to devote more attention to the affairs of the bank than I did as a director. (Q.) You are not able to give us information as to that transaction?—(A.) None whatever. President—Yes. Witness—There was certainly a balance-sheet in June 1866. President—Yes. Well, are you not aware of balance-sheets being sent up before that?—(A.) No. (Q.) Were there special reports called for by the board of directors as to the branches going on?—(A.) No; not to my recollection. (Q.) There were some rules, I believe, which you promulgated for the direction of the agents of the bank?—(A.) I don't recollect promulgating any. President—I believe they refer only to the mode of keeping the accounts. We know that ourselves. Now, do you happen to know how the Kalbadavie branch was managed?—(A.) No. (Q.) Did you never go there?—(A.) Never. (Q.) Did never any of the directors go there and look after it?—(A.) I don't think so. All that I know about the Kalbadavie branch is this,—that I believe it was established for the purpose of receiving deposits, for facilitating the cashing of currency notes, and collecting up-country hoondies. They were round the shroffs in the bazar, and a very large business was done at the Kalbadavie branch and to a very great advantage. I don't know what was the intention of the founders of the branch; but that was what I believed to be their intention. (Q.) You had not the least idea there were loans, discounts, and cash credits granted there?—(A.) There could be no object in having a branch at Kalbadavie for that purpose? (Q.) Were you in the habit of seeing the inspector of branches and reading his reports? Did he report on this Kalbadavie branch?—(A.) I think he was mostly up-country. President—Mr. Bullock told us the inspector never came to the Kalbadavie branch till September 1866. Have you any reason to doubt that?—(A.) I cannot say anything about it. President—We had a gentleman the other day, I forget his name, who said he was an inspector of branches. Witness—We subsequently at a late period attached Mr. Fraser to the head office and he acted as deputy secretary, if I remember right; and at that time there was no occasion for an active inspection of the branches for there was no business going on. (Q.) When did you first know that there were losses occurring at these branches?—(A.) In June or July 1866 or thereabouts. The balance was presented on 30th June 1866. (Q.) On 20th July 1865 there is a statement showing losses amounting to Rs. 22,000. (Shown book.) Is that a correct statement? In that half-year the Alliance Financial Association had been drawing largely at Kurrachee and Surat.—(A.) At that time there was no statement showing the actual value of the bank's assets. (Q.) But there must have been some report from the branches before you came to that resolution in July 1865? Well, what did you do when you found out these losses? Did you institute any enquiry as to the system?—(A.) We had that report of Mr. Fraser. (Q.) Well, then, do you understand what Mr. Fraser means when he says "unfortunately hitherto, through influence which has since become known to the directors, business of this nature has been undertaken" (this refers to discounts) "without reference to the head office and regardless of whether applicants had previously contracted obligations there or not"?—(A.) The influence referred to was that of Premchund Roychund. (Q.) He says "influence which has since become known to the directors." How did it become known?—(A.) We had Mr. Bullock before us, and I think I am right in saying that his statement to us was that he had followed the instructions of Mr. Blair to the effect that he should be guided in conducting the business of the bank by the advice of Premchund Roychund. (Q.) He said Mr. Blair's advice?—(A.) Yes. (Q.) When did you call him up?—(A.) In 1866. (Q.) Did he say anything about any instructions he had received from Mr. Robertson?—(A.) No. I do not think there could be much new business after Mr. Robertson took charge? (Q.) Is that what Mr. Bullock understands the influence to be which became known to the directors?—(A.) I have no doubt he was. (Q.) You have no other means of knowing?—(A.) I speak under correction. Sorabjee Bengalee, brother directors at the time, but I think that was Mr. Bullock's statement to us. (Q.) You have no other means of knowing except from Mr. Bullock?—(A.) No. (Q.) Then what was the result? Did you institute any enquiry beyond that by Mr. Fraser?—(A.) No. I think not. We thought we had enough to do in getting as much money as possible back from the bank. (Q.) And what conclusion did you come to as to the management of these banks?—(A.) I think it was that the banking was discreditable beyond anything I had ever seen. (Q.) Do you mean at all the branches, or at Kalbadavie alone?—(A.) Principally at Kalbadavie. There was some very bad business done there. (Q.) And who did you blame for this?—(A.) I then thought the system was much to blame. The head office was not going to cast a stone at the branch. (Q.) Do you know of any authority ever having been given at this branch to discount bills?—(A.) No. (Q.) Is it your belief that the bank was intended originally to do that kind of business?—(A.) I have already said I have no means of knowing the intentions of the founders of the branch, but I have stated what I think these intentions must have been.

The Commissioners here adjourned for tiffin, after which Mr. Brown's examination was resumed. (Q.) Before we leave that question of the branch bazar, Mr. Brown, are not you aware, as a matter of fact, that Mr. Bullock was in the habit of going over day by day to see Mr. Blair?—(A.) No. I do not know that. (Q.) Now, were you aware during the time you were a director of the bank that the officials, or some of them, were engaged in speculation?—(A.) No. (Q.) You are not aware that any of them were?—Witness—Do you mean the directors or the officials? President—The officers of the bank. Witness—I do not know. The matter never came before me. I do not think I ever knew of any of the officers speculating. (Q.) Did you never hear of Mr. Robertson having done so?—(A.) No. (Q.) Or Mr. Rodgie?—(A.) No. (Q.) Or whether any of the other officers were engaged in share speculations in your time?—(A.) Yes, they were engaged in share speculations at that time. (Q.) Had Mr. Blair's dismissal had not occurred in your time, but the question of his final dismissal came up in your time. (A.) Mr. Blair's dismissal was not connected in any way, so far as I can recollect, with his being interested in shares or share speculations, but it was simply because he was not considered competent for the position. President—Then in your reference to Mr. Blair in the board minutes. He was first given leave, then at the end of his time of leave the chairman was called upon to write a letter to him telling him not to come back, which letter does not appear in the minutes. Witness—I think it is in the scroll minutes or in the circular minutes. (Q.) Was there at that time any doubt felt as to Mr. Blair's honesty? President—No, Mr. Blair's honesty, speaking for myself, but I had anything but a high opinion of Mr. Blair as a man of business. (Q.) Had you ever any occasion to consider Mr. Blair's relations with Premchund Roychund?—(A.) Not the slightest that I can recollect. (Q.) Or with any member of his family?—(A.) Certainly not. If there was any occasion for considering such matters it was entirely studiously concealed from me. (Q.) And what was the real cause of Mr. Blair's dismissal?—(A.) It is a hard thing to say. I may just say it was because he was incompetent, particularly as revealed by the state of matters discovered on his leaving Bombay. (Q.) Were you aware that the Bank directors, or any of them, were involved in the share speculations of that time?—(A.) I knew very well that some of them were holders of shares, but as for any speculations in shares I had not the slightest idea. (Q.) Had you no reason to believe that Mr. Tracey was engaged in share speculations at that time?—(A.) No, none. If you refer to Mr. Hannay's speech on the occasion of the meeting in 1866 you will see he disclaimed any knowledge of himself and Mr. Tracey. (Q.) Mr. Hannay was himself a director, was he not, of the Asiatic Bank? Well, we will put it in this way, was not Mr. Hannay largely interested in the Asiatic Bank?—(A.) I had no means of knowing Mr. Hannay's interest in the Asiatic Bank; but I was aware that either he himself, or his partner, Mr. Campbell, were the agents of the original promoters of the Asiatic Bank. (Q.) Were you not aware that there were intimate relations between Mr. Tracey and Premchund Roychund? Witness—Mr. Tracey personally? President—Yes. Witness—No, certainly not. (Q.) Well, either as a member of the firm or personally?—(A.) I knew that Premchund Roychund was what is called a native constituent of Ritchie, Steuart, & Co. (Q.) Also a broker, was he not?—(A.) No, I do not think Ritchie, Steuart, and Co. had any broker. He used to guarantee them from losses upon native consignments. He was himself a large consignee then, and guaranteed the consignments of others. (Q.) Is not that rather a broker's business?—(A.) No, it is quite distinct. Particularly that I do not know that then that arrangement commenced. That was the case in 1866, and I believe Ritchie, Steuart, and Co. and Premchund Roychund had very close relations before that. (Q.) Now, there are three companies selected by the resolution of 12th April 1865 for advances being made upon their shares—the Asiatic Bank and the Elphinstone Land and Press Company. Why are these three companies—(the others are very old established affairs—the Bank of Bengal, the Bank of Madras, the Agra Bank, the Oriental, and the Commercial); —but why were these three new affairs I have mentioned selected of all other companies for advances being made on their shares?—(A.) I cannot answer that question. I have no means of knowing what Mr. Blair thought. (Q.) You are not able to say?—(A.) I think you will find very large advances on Commercial Bank shares. (Q.) I have no doubt there were, but why out of all the ephemeral productions of the year and the year before were the Asiatic Bank, the Bank Bay Company, and the Elphinstone Land and Press Company selected?—(A.) One of them at least was not an ephemeral concern. The Elphinstone was started in 1858, but unfortunately, very much to the disadvantage of the Bank, its shares in 1864 had become a medium of simple gambling. (Q.) I see they are put down at Rs. 1,00 premium, and they were Rs. 1,000 shares. Now, Mr. Gavin Steel had been an old director of the Bank of Bombay, and Mr. Hannay was his partner and a large shareholder. Mr. Gavin Steel was one of the promoters of the Asiatic Bank?—(A.) Yes. (Q.) Had not Mr. Tracey a large number of shares in the Asiatic Bank?—(A.) I do not know, I have no means of knowing. (Q.) Had you any shares in the Asiatic Bank?—(A.) No, I had not. I may mention that my partner, Mr. Campbell, reminded me the other day that my partners at home had been asked to join in the direction of the Asiatic Bank, but they refused. I myself was asked to join and he refused?—(Q.) Premchund Roychund was one of the directors who passed that resolution; was he one of the directors of the Asiatic Bank?—(A.) I have no means of knowing. I may say it was a standing rule in our firm, which I believe has been honourably adhered to, that we should never hold shares in any bank or monetary institution in Bombay except the Bank of Bombay. (Q.) Then the Bombay Reclamation Company: why was that inserted amongst these others?—(A.) I presume because a great many good men had been led to invest their money in shares in that company, and it was considered a good concern. (Q.) Had Mr. Hannay anything to do with the direction of that company?—(A.) Yes, he was a director. (Q.) Was he also chairman at that time. (Q.) And Premchund Roychund had something to do with that company?—(A.) I think he was in the direction too. (Q.) And Mr. Tracey, was not he a shareholder?—(A.) I have no doubt he was a shareholder, but I have no positive knowledge. I perhaps in justice ought to mention that I myself was a director of the Elphinstone Land and Press Company. President—I am just coming to that. You say you were a director of that company?—(A.) Yes, and my firm were secretaries and treasurers of it. (Q.) Had Mr. Hannay anything to do with it?—(A.) Nothing whatever. He might have been a shareholder for aught I know. (Q.) Had Mr. Tracey?—(A.) I do not think he was in the direction. At one time he was in the direction, but not then I think. (Q.) Had Premchund Roychund anything to do with it?—(A.) He had nothing to do with the management, probably he was a shareholder. (Q.) Now had the Government directors, Messrs. Lushington and Chapman, or either of them, anything to do with these three selected companies—the Asiatic Bank, the Bombay Reclamation Company, the Elphinstone Land and Press Company?—(A.) I don't think so. I am almost sure they had not. Perhaps in justice to myself now, I ought to mention that I had not the slightest interest in raising or depressing the shares of the Elphinstone Land Company, for my own sake or that of my partners, or for the sake of the company. Every share I held then I hold now, and I say the same for my partners as I say for myself; and so far as the company is concerned it had abundance of money then and was quite independent of a depression or raising of the shares. President—I believe that that company is still in existence. It is not very flourishing but still in existence. Witness—It will pay a dividend next month. (Q.) Now, did you hear Mr. Chapman's evidence the other day?—(A.) I did, sir. (Q.) Did you hear him express an opinion that he thought facts were sometimes withheld from the Government directors by the commercial directors?—(A.) Yes, I think Mr. Chapman spoke of two instances. I don't think he made a general remark. I asked him generally and he said "Yes," and gave two instances. Have you anything to say about that?—(A.) I cannot accuse myself of having ever withheld anything from the Government directors, without communicating it to my brother directors. President—Oh, I don't charge you. Witness—And I am sure I never knew what became of that. You almost agreed to their terms. They proposed to pay 3 lakhs and you said "No, we must have 3 lakhs." (A.) That was not on the board then. I may explain the circumstances. Those three native directors, Hurbhum Nursee, Ghellabhoy Puddumsey, and Sewjee Veljee, were men of position formerly, and were men of influence in their caste, the Bamian caste. Hurbhum Nursee was hereditary head man of that caste. The caste would generally consider that a great indignity had been put upon it by warrants being out for the apprehension of these men, and by the risk also of their temple being violated; and influential friends of theirs came forward and made this offer. I should think that the hope which influenced the board to ask these better terms was that, by pressing a little further they would get the better terms they asked for. (Q.) Well, then, that attempted compromise fell through?—(A.) Apparently. (Q.) There was an offer of compromise made on 12th June 1866?—(A.) Yes. (Q.) Well, they offered then very good terms, did they not?—(A.) Yes. I thought them very good terms at the time. (Q.) Were they accepted to by the board?—(A.) No. (Q.) Why not?—(A.) The board resolved that the attachment be withdrawn only on condition of their giving satisfactory security for the full amount of the judgment, together with interest. Was that the resolution of the board?—(A.) Yes. Regarding that I will explain to the Commission that Kessowjee Naik, a member of the Banian caste, and Kessowjee Jadowjee, I think also a member of that caste, came very frequently to me at my office and talked about the compromises which were offered to the board. I on one occasion saw Mr. Robertson along with these men and I recollect taking a good deal of trouble one day and another about it. It resulted in this, that Kessowjee said to me that a certain offer of compromise was an ultimatum, and I told him that he had better put the terms of it in writing. This happened in my office, and I said, "You will better go to my head clerk and get him to write out the compromise for you." My head clerk did so, and I had occasion to amend the letter, and as it stands in the letter-book minutes it is substantially my writing. When this letter came before the board, therefore, I said I should content myself with expressing an opinion regarding the compromise and would not vote, because I had been the medium of negotiation. I said I thought it was as good a compromise as we were likely to get, but my opinion was of no weight, and should be better disinterested to press these men. (Q.) Who were the directors who thought so?—(A.) Messrs. Alexander Stewart and F. F. Lidderdale, and the Government directors followed suit. (Q.) I suppose they were hardly competent to express an opinion upon that?—(A.) I think they relied almost altogether upon the opinions of Mr. Lidderdale and Mr. Stewart. (Q.) There were three Government directors then—Messrs. Lushington, Chapman, and Norman?—(A.) Yes. (Q.) Then they resolved that the attachment should be withdrawn only on full satisfaction being given?—(A.) Yes. I remember Mr. Stewart was strongly of opinion that we should get every rupee of the money. Perhaps I had better tell you what the result of it all was. President—Yes, certainly. Witness—Hurbhum Nursee was living in a bungalow belonging to Tricumjee Veljee, near the bungalow of one of the bank's officials. That bank official one day caught sight of Hurbhum, and immediately made an effort to lay hold on him. Hurbhum, however, got into a palanquin and next morning landed safely at Damaun; and the other native directors got away in the same way, and of course our hope of doing better was at an end. President—Not quite, I think, from what I see in the board minutes of 14th August. Witness—Well, they continued to make proposals. President—I see an entry "It being understood that Ghellabhoy Puddumsey, Hurbhum Nursee, and Sewjee Veljee are willing to pay 75 per cent. of the debt due the bank by the Alliance Financial provided they are released from all further liability, it was resolved that should such an offer be made it should be considered that the private liquidators of the association consent to the arrangement, and acknowledge the liability of the association of the balance." Do you know anything about that?—(A.) I do not think that offer ever took a definite shape. (Q.) It never afterwards took any form?—(A.) I think not, to the best of my recollection. President—Now, then, on 28th August 1866 I find there was a letter from Mr. Kelly, saying, "Please instruct us as to applying for an order to sell the property attached, and on that there was a resolution "Resolved that the attachment on the property be removed to enable the bank to realize." I suppose the compromise be referred to the bank's solicitors"—so that it appears they did not sell the property up to that date apparently and were still anticipating further offers. Now, I cannot trace the matter further in the books. What became of it? Did you hear any further from these men?—(A.) I think not till October when Mr. Crawford came forward as their representative and made an offer,——President (interrupting)—And what was that?—(A.) Six annas per rupee on the debt of the Alliance Financial. (Q.) In addition to what you had received from the sale? You had sold it was laying up for myself I never would have joined. (Q.) Now, is it your opinion that it is good plan for managing a property like this to pay persons who manage it in this way?—(A.) I do not know what other system is practicable in Bombay. President—Well, if you admit the system of directors, of course you can only manage by paying a salary. But do you think a large concern like that could be better conducted than by a board of directors having no salary?—(A.) From my experience I think the influence of the directors in such concerns is not so great as it ought to be. Major Innes—You said just now that you considered the Government directors were not so useful as directors as the commercial men in their knowledge of credit?—(A.) Yes. (Q.) Were there any directors whose advice you thought more useful than that of the other directors?—(A.) I think that in some cases the advice of a man like Mr. C. E. Chapman would be of very great use. (Q.) Do not you think that from their antecedents and former habits they would be more inclined to be prudent and to see that there were regulations?—(A.) In some cases they have been. President—Well, I will go through some of these items. First, as to the transactions with the Alliance Financial Corporation. Have you any note of these transactions?—(A.) Yes. (Q.) Well, there is a bill on 21st October 1864 for 5 lakhs, a cash credit on 8th November 1864 for 5 lakhs, a bill on 7th July 1865, which, I suppose came a director, for Rs. 1,06,000?—Witness—Yes, and had a history of that bill the other day. (Q.) Two small bills were made into one and renewed?—(A.) Yes. (Q.) These were in the names of Thomas Diver, Ghellabhoy Puddumsey, Hurbhum Nursee, Atmaram Madhowjee, and Sewjee Veljee—the directors of the concern?—(A.) Yes. (Q.) But that renewal of 7th July 1865 came before you?—(A.) I do not think so. I have no recollection of it. (Q.) Well, but why not?—(A.) Well, generally as to renewals—was it not in the register of bills discounted? President—It was in the register of bills discounted and laid on the table. Was it not your business to look into that?—(A.) I suppose so. (Q.) All these matters—perhaps you will come to the commercial directors, for I have my opinion regarding them, too. (Q.) Well, what is your opinion of the commercial directors as to the working of such a large concern as the Bank of Bombay and as to weekly meetings?—(A.) I think it has very great disadvantages, and that necessarily the whole management of the bank, with the best board of directors, will depend upon the ability and integrity of the executive. Mr. Melvill—By the executive you mean the manager? (A.) Yes, the manager and his staff. President—You are of opinion that the management of a large concern like this by a board of directors necessarily results in the officers getting the chief control? Is that what you mean?—(A.) Not exactly that the executive would get the control. (Q.) Well, what do you mean?—(A.) I think a board of directors are unable sufficiently to curb the manager if he is disposed to depart from the rules of the bank? (Q.) Then in point of fact it comes to what I say,—that the Government of a large concern like this by a board of directors who meet once a week, generally results in the executive getting the upper-hand like the secretary of a railway?—(A.) Particularly in Bombay, because we are all busy men in Bombay. There is no such class here as there is in London, who can give a large portion of their time to the direction of the bank. And perhaps I may go further, and say that one great misfortune—one that we suffered from more than anything else—in these unfortunate years 1865 and 1866—is this, that it of necessity happens that when bad times come upon us these are just the very periods when commercial directors can give the least amount of time and attention to the affairs of the bank, because at these times they are most anxious about and most occupied with their own affairs. (Q.) What was the remuneration of Mr. W. H. Crawford came forward as their representative and made an offer,——President (interrupting)—And what was that?—(A.) Six annas per rupee on the debt of the Alliance Financial. (Q.) In addition to what you had received from the sale? You had sold the property, I suppose?—(A.) I don't recollect if it was in addition. (Q.) Is it your opinion that came before the board?—(A.) No, the board had undergone considerable changes by that time. The President—I find the offer minuted—4 annas in a week, 2 annas in a month, and 2 annas more on security to the bank by the personal liability of the directors. Well, now, what became of that offer of compromise? So far as I understand, it is in addition to what you had received in April 1865?—(A.) The loan would be due for three months. (Q.) Do you know the price of Commercial Bank shares then?—(A.) No, I do not, but I expect it was very low. President—We have not yet been able to get a price list of shares. Do you know where we can find one?—(A.) Not for 1865. President—We also want to find the prices for 1864 and 1865. Witness—I do not know where you could find that out except from the files of newspapers. President—Yes, we have that, but we should like to get some more satisfactory list if we could. I should think you would have a regular list of prices of these shares. Witness—We had afterwards. (Q.) And how much was to be advanced on them? It ought to have been very much less than the paid-up capital. Now, are you able, then, to give us any explanation of the losses on these transactions?—(A.) I have no doubt the shares were held, and I would state that a very severe panic came upon Bombay which continued till the beginning of July 1865, and which had extended over part of April, May, and June. It seemed to reach its height about 1st July when the time-bergains became due, and about that time there was a great disaster hanging over Bombay. Cursetjee Furdoonjee was one of the largest traders in the place, and immediately after 1st July it was understood that Cursetjee Furdoonjee had been assisted by his friends through his difficulties. At the same time there came from England telegrams announcing a great revival in the cotton market, the price of cotton advanced from that time, when it was about 9d. or 10d. till it reached about 18d. towards the end of the year. (Q.) About the end of 1865?—(A.) It was not so high at the end of the year, as in August and September. This had a great effect in restoring confidence, and from that time confidence rapidly recovered, and with it the prices of almost all securities in Bombay. Bank of Bombay shares, for instance, which had been below par, went up to between 60 and 70 per cent. premium. (Q.) Am I to understand that you thought Amerchund Beecherdass was connected with Pestonjee Cursetjee Shroff?—(A.) I have made enquiries and I find he was connected with Pestonjee Cursetjee Shroff's brother. President—I find that on the previous day Pestonjee Cursetjee Shroff took five lakhs on Commercial Bank shares.—(A.) Yes. This revival, sir, misled us all. It was the means of doing more harm to the Bank than almost anything else. It misled every one in Bombay. We thought all our difficulties were over, and it was not till the panic in 1866 that we opened our eyes to the fact that certain sets of affairs which prevailed. Meantime securities had been held and every one knows the result. President—I find this application for the loan I referred to was not entered in the application book of 22d April.—(A.) No, it is not entered, but Pestonjee Cursetjee Shroff came before the board. (Q.) Well, then, was it in the register of bills discounted?—(A.) No. President—Well, we will go to the next. An overdraft was allowed on 7th May 1866 to the Asiatic Bank; did you call it a cash credit? Witness—Yes, because it was so designated in the accounts of the bank. I think the origin of the thing was an overdraft upon the security of bank bills. President—Well, it was an overdraft allowed on 7th May 1866, and eventually terminated in a cash credit amounting to Rs. 19,66,000, on which the probable loss will still be considerable. Well; there were securities taken?—(A.) Yes. (Q.) How were the shares valued? Witness—May I ask you what securities there were? If you allow me to see the minutes I will trace it (shown minutes.) President—It is quite clear you took some pains about this; but there has been a great loss, and I want to know how it has occurred?—(A.) I see shares were taken on 13th July. Amongst the securities then deposited were 102 shares in the Apollo Press Company at Rs. 2,25,000. I think these realized very nearly what they were taken at. The other shares were Iron Ship Company's shares of which Rs. 3,000 had been paid up and these were taken at Rs. 1,000. Now these represented ships which cost at the rate of Rs. 3,000 per share or about £21 per ton, and therefore at Rs. 1,000 we were getting the finest ships sailing in the seas at about £7 per ton. But so utterly unreasonable was the panic that the price went down to Rs. 350, at which rate the ships were at £2-12-6 a ton, which was utterly absurd. I may mention that this company is in liquidation now and will return Rs. 1,900 on each share, whereas we took them at Rs. 1,000. (Q.) Then you ought to have had no loss at all?—(A.) No: not upon these. President—I don't see any more shares to your credit. Witness—No; not in the entry at that time, but they were afterwards changed. There was a substitution on 23rd August. The reason of the meeting was this,—the secretary had given us the assignment of a lien on a remittance of Rs. 5,00,000 that was on its way to the bank from other branches and which he had had advices of by telegram. He never received that, and the directors met on 23rd August to question Mr. Morrison respecting the failure on his part to give the bank that Rs. 5,00,000. Mr. Morrison explained that he had been misled by a cypher telegram from Calcutta, and the only question then was—seeing that he could not get the money, how we could put the Bank of Bombay in the best position possible? We had a pick of all his securities, a very extraordinary selection, and we took the best, together with the assignment of a lien on a call which he had then authority to make. (Q.) What were the securities you then took?—(A.)

THE QUESTION OF CENTRAL ASIA.

(Concluded from our Yesterday's Number.)

(Fortnightly Review for July.)

We have thus got two facts as the basis for discussing Indian policy—a certain indefinite danger in the proximity of Russia, and a suspicion, sufficient to warrant some precautions, that mischief to India is meant. What, then, should be our Indian policy? Either fact by itself should be the cause of carefulness, but the combination makes the duty more imperative.

In deciding this question there are some other points to be kept in view. Indian politicians, coolly taking stock of what is occurring, cannot but observe that, empire for empire, India is stronger than Russia. This may not be the Russian belief, but it is the fact nevertheless. The Indian revenue is nearly as large as the Russian, though Indian taxes are very much lighter; the population is larger than that of Russia, including millions of warlike tribes as effective at least as the Cossacks, which form so large a part of the Russian army; and India is backed by England, the strongest state in the world in an economical view, which means the strongest state for any material contest. The question, then, is hardly one on which the existence of the Indian empire need depend, provided due care be taken. Indian politicians likewise do not fail to observe that if India is exposed to a new danger, Russia is also exposed. By creating within our reach a new and important province of the empire, Russia has given a hostage to England of no little value. The Indian empire has had its times of peril, but so has Russia; and henceforth in Russian perils, when we are singly or in alliance opposed to her, we have a new means of exercising pressure. The whole force of India may be brought into play as it could not be without actually touching, or nearly touching, a Russian frontier. At another time it might have seemed madness to talk of an expedition into Central Asia, but the expedition into Abyssinia was many times more risky and unfathomable—the ten thousand men we sent there might be doubled or trebled in Affghanistan. To defend her Central Asian province, which could be attacked on many points, and whose population might be raised in revolt, Russia must needs detach largely from any other scene of action—perhaps a hundred thousand Russian troops would fail to hold Turkistan, with an Anglo-Indian army of thirty or forty thousand men on the Oxus. Russian writers say that in another Crimean war their conquests will enable them to bridle England; but the engineer, if such has been the intention, may be hoist with his own petard. Still, allowing for these two facts, there would be reason for examining the Indian position. A state may be strong, and yet not be safe against surprise—its preparations may be so far behind that in a crisis it may be difficult to draw the full advantage from its real strength.

Now, there are three courses suggested for consideration by the facts. The *first* is war with Russia, which might be expedient if a hostile intention could be proved against the Russian Government, or if a much larger force was actually in the field, which could be brought quickly to the frontier of India; but which is not expedient, since hostility is not manifest, and the force operating is small. We cannot on any other ground object to annexations, which only differ from our own in India in being less profitable. The *second* is an arrangement with Russia to be applied to all Asia—the two Powers might draw a line across which neither would extend its conquests, but leaving it optional to either, so far as the other is concerned, to conquer up to that line. Such an arrangement appears advisable. It would prevent all anxieties in time of peace as to the mutual action of the two Powers—would prevent any risk of war breaking out through a misunderstanding of some particular movements. But an arrangement would not satisfy every exigency. Both Powers would still have to consider the chances of war, when all arrangements would be broken. The *third* course is a re-organisation of Indian defence with or without an arrangement with Russia. As war is not advisable, and an arrangement insufficient, the re-organisation is what must needs be accomplished, if anything is done at all.

And the expediency and prudence, if not necessity, of this third course will, perhaps, be generally admitted. One reason is the general admission of the necessity of watchfulness. On all sides Sir John Lawrence's vigilance in gathering information, in watching every new event, and coolness in waiting till there is some real occasion for action, is a matter of praise. But what is the good of wakefulness and vigilance if there be not an acknowledged possibility of some active steps? If nothing is ever to be done, it we have no means prepared for all hazards and any surprise, why make a pretence of having a bright look-out? The fortunate superiority or present excess of armaments may [illegible] us with the means; the extension of Indian railways is yearly increasing the efficiency of our garrison without adding to its number; but it is essential to understand what it is we are trusting to, and for those in authority to [illegible] whether any more aid is required. Stated briefly, India must now have a defensive foreign policy, a regulation of armaments by the preparations of a military neighbour: and whether there is embarrassment in such a policy may be seen in the jealousies and over-armaments of continental Powers. The precise military changes necessary it is not for a civilian to judge, but a good deal may have to be done The military strength of India, so far as the native army is concerned, is mainly potential—there is raw material of armies in superabundance, but the soldiers have to be formed. In these days of military surprises, will no ordinance be needed to convert into actual visibility—make ready at least for action—a portion of the latent reserves on which reliance is placed?

In reorganising the defences another question to be considered is the strategical capacity of our present frontier. By making some change there we may strengthen our position and render a small increase to the garrison of the empire as effective as a larger increase without it. This is the course which is, perhaps, most strongly advocated in India, though it is violently assailed, and there is no little prejudice against it. Virtually, the extension of the frontier is meant, far no adjustment which is a withdrawal from our present position could be ventured on; and extension or annexation is now in very bad odour. This is, perhaps, the knot of the whole controversy, and requires most consideration. I do not think it can be said that the case of those who urge this course is a very weak one; unsound it may be, but it puts on a good face. One strong point is that, a new condition of things having arisen, it is by no means to be assumed that our best line of defence is just where we happen to be. Military history supplies many instances of an advance for the sake of an easier defence, and India may afford another illustration. And the reasons for thinking that India does so are these:—First, the present frontier is in no sense a defensible one. As Colonel Adye describes it, it is a long, narrow tract of land, overlooked in front by a lofty mountain range inhabited by hostile tribes, and with a deep and broad river behind. It would be a military necessity that, at the first outbreak of hostilities, we must either retire behind the Indus, which, if damaging to our prestige now, would be still more damaging in war; or we must advance into the hills in front, fortifying ourselves there, and this could be better done in peace than if we waited for war. To this account of the military necessity I have observed no reply. The usual talk is that the Russians can be fought in the Punjab or as they emerge from the passes in our front; but this implies an abandonment of our present front, which is the very thing to be deprecated. The second reason is, that by an advance into Affghanistan we can increase the difficulties of Russian action. The geographical distance between the frontiers would be diminished; but we might deprive them of certain strategical positions which would be of immense value to them in an offensive movement—positions in which they could prepare large armies, and retreat to which we should have no means of intercepting. If we held Herat—the main position which would be thus useful to our possible enemy—the case would be reversed. It could only be approached through the desert, and a Russian expedition attacking it would have no alternative between success and total ruin. Or if we forced the Russians to attack us in any part of Affghanistan, we should compel operations in a most difficult country for fighting, where the defenders would have every advantage, where we should still be nearest our supplies. Holding that country, we should also be better placed than at present for directing an attack. A third reason is the necessity of reassuring native opinion in India as to our readiness and vigour. The visible activity of Russia and our own supineness have an unfortunate effect. It is Russia which seems in the ascendant to the native imagination; and, while a fussy activity on our part would, of course, be the most injudicious course of all, wise activity, manifesting determination to accept the challenge which lies in the events themselves, might save us many sacrifices. There would be something even in showing that we are not afraid to go half-way to meet the enemy. A fourth reason is found in the chance that measures which we do not judge absolutely necessary ourselves may yet increase so much the difficulty of our neighbours as to restrain them from an attempt that would cost us dear, although the success of our resistance is beyond question. That Russian armies, with all Affghanistan to fight through (and not merely march through), would find the prize of India less tempting is, at least, a probability that may be worth acting on. For reasons like these, it is contended that the contingency of a policy of annexation is not to be absolutely excluded. The exact hour may not yet have struck for doing anything. We may wait to see Russian adjusting herself in her new position, or opening up perhaps that direct path from the Caspian to the Oxus which would intensify her power of offence; but all that depends on the will of Russia alone, and the time for action on these conditions may very soon come.

There are of course difficulties in the way, and even objections which are held to be an impassable barrier to any such policy. First it is said the course suggested will embroil us with the Affghans,—will make them enemies instead of friends in any future difficulty. An Affghan spectre is dressed up to scare us from meddling with the country. The occupation of some parts of the country, however, and the conciliation of the people ought not be tasks beyond the faculties of men who have pacified the Punjaub; but, not to insist on this, avoiding rather any Affghan politics, granting the worst that is said of the enmity to be encountered how much does it all come to? Is it the case or not that in the conflicts of which Affghanistan may be made the theatre, for the contingency of which the occupation of the country is recommended, the people of the country and their good will one way or the other would be of little consequence? Whatever fighting power the Affghans have they belong to the races which "do not compete" which civilised armies—if they could offer some resistance during our former invasion (though it was only blundering which gave them a chance), let it be remembered that the weapons of civilisation, by the introduction of breech-loaders and rifled cannon, have since been greatly improved. Besides, if anything is to be made of Affghan hostility, the whole facts must be taken into account; and among them is this which even those who eschew Affghan politics may understand—that the population of Affghanistan is not homogeneous. The Affghans are little more than half—they are to the remainder an oppressive and deserted race. If we gain or confirm the ill-will of the two and a half millions of pure Affghan breed, we may gain the good-will of nearly two million others—Parsivans, Hindus, and many more—who could serve us as spies and servants, just as the Affghans might be used by our enemies. The possible enmity of the Affghans seems an evil reducible within very narrow compass, and may not be too high a price to pay for the advantages of the proposed course.

But, "India might rise behind us if our army is lost in Affghanistan; our army would be better placed if near enough to suppress revolt as well as fight the enemy; we should not give up our position of the Indus with the sea on one flank and a mountain wall on the other." The only answer to this is that no position is likely to be taken up in Affghanistan unless it is connected with the Indian railway system—with Kurrachee and Bombay in one direction, and with Calcutta in the other. The Suleiman is said to be the end of our possible railway system, but why? A railway from the Indus to Candahar and Herat would be more useful, commercially, than the project from Lahore to Peshawur—would mile for mile be less expensive, and would apparently be as useful, in defence. Our army would thus not be "lost" in Affghanistan, and it would be just as near the sea basis as is the Punjaub—the only difference being that the sea would be in our rear and not on our flank.

The final objection is that the extension of the frontier into Affghanistan would be a departure from the policy of non-intervention. This objection has two aspects—one special to India, and the other general. The weight of the special Indian objection, if the facts are as asserted, may be admitted. It is said that annexation will weaken our security among all our small neighbours and dependent states in India—the security won by the steadiness with which we have lately abstained from annexation. Are we to give up a policy which has relieved us of many embarrassments, has conciliated much good-will, and is, perhaps, most preferable for adjusting all our relations within Indian limits? It may be replied that even this risk might be worth encountering for the sake of the other securities which the course will give but it seems a better answer that annexation beyond India—designed to guard all Indian states against molestation and invasion—is not like annexation within the Indus. The motive is surely plain and intelligible enough; and here a curious argument may be noted. It is actually argued that we would be hypocritical in pleading the defence of India for our measures, when we only mean the defence of our empire in India. The two things, we are told, are not identical. This argument answers itself. If a Government is not worth any expense required to defend it, it has no business to be. *We* must assume that the defence of the English rule in India is the same thing as the defence of India by its own population in their own interest. And, in fact, any attack on English rule now would be a source of endless calamity and misery to the Indian peoples,—the defence against such an attack is really an Indian interest and our Indian subjects may be trusted so to understand it.

The general objection to a departure from the policy of non-intervention may also have some force. But perhaps it is time to call in question a principle which is supposed to forbid all interference with foreign states, and prohibit all annexation as contrary to good policy. Such abstention may be advisable and expedient in most cases, but how should it be universal? Expediency is the only perfect guide, and where advantage is apparent both to ourselves and the state to be subdued, an exception to the usual rule of non-intervention would seem to be made out. If there is any natural right at all, annexation seems rather a duty imposed on a superior state, where there is such a difference between civilisation and barbarism. If the superior state shrinks from the task when fairly thrown in its path, it should only be from a consciousness of supreme inconvenience, or the probability of its governing ill. The opposite view assumes that the best thing for the world in general is to let the barbarian races alone, but this cannot be the case, seeing that past civilisation has mainly come through conquest, and that no other way has yet been discovered for saving peoples delivered over to anarchy, and communicating to them the strength of the higher race. *Noblesse oblige* in this matter, as in so many others. Applying this rule to the case of India and Affghanistan, is there any supreme inconvenience here? Is the direction and civilisation of Affghanistan an overwhelming or incalculable addition to the task of Indian government? Perhaps we may err by overrating the inconvenience and shrinking from tasks it would be wise to take up. Another important element in the case is this,—that although a superior state in contact with an inferior may shrink from conquest or annexation, it cannot avoid an influence which is very apt to be far more hurtful than open government. The principles of civilisation and government it contains are disintegrating and disturbing. The natural life of the inferior state is checked by the neighbouring power; and all the elements it contains of anarchy and social dissolution are indefinitely strengthened. The inferior state cannot maintain order, and so we take the law into our hands, interfering with its sovereignty to chastise the robbers it harbours, and creating confusion by our hostile expeditions. This is not a justifiable state of things; it may be most convenient for ourselves, though that is doubtful; but it is disastrous to the weaker neighbour. The frontier of Affghanistan suffers already in this manner from British proximity; is there no call on us to assume the full responsibilities of government when we cannot prevent that indirect emanation of power which renders impossible any other rule?

This question is the more important because, on a much larger field than Affghanistan, the time may soon come for exercising the right of intervention. The whole of Asia between Europe and our Indian possessions is in a condition where intervention may become expedient, partly in self-defence, partly for the sake of interests which are growing more and more urgent. The Turkish and Persian Governments, in fact, are now blocking the way. Through their territory lie the natural highways between Europe and the East now that railways are becoming the best routes for international traffic. And railways are not made,—in other words, the commerce and prosperity of great populations is enormously hindered,—because the Turkish and Persian Governments are inefficient. Their rule is so bad that capitalists will undertake nothing of importance within their jurisdiction, and East and West remain without their natural roads. How long is the patience of misgovernment to continue? Are we to recognise in Turkey and Persia a permanent right to misuse a certain portion of the earth's surface, which they will neither administer themselves nor let others administer? This would be the doctrine of non-intervention pushed to its logical limits, and so pushed it is absurd. We must revise it altogether. It was the natural doctrine of a reaction against the notion of selfish conquest,—against conquest for glory, or plunder, or increase of power. It ought not to be used as an excuse for avoiding inconvenient duties in an age when self-interest is differently understood, and there is rather a prejudice against conquest among the powers that are able to conquer.

ROBERT GIFFEN.

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Umritsur, 9th January, 1865.
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35 0 0	38 0 0		25 0 0	28 0 0	
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21 0 0	... ...		8 8 0	... ...	
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